EXHIBIT A

ONLINE METHOD AND SYSTEM FOR ORDERING AND HAVING DELIVERED A PAPER GREETING MESSAGE AND PAYMENT INSTRUMENT

Field of the Present Invention

The present invention relates broadly to the transmission of customized messages and, more particularly, to the virtual creation and realworld delivery of a customized paper greeting message having a negotiable payment instrument included therewith or attached thereto.

Background of the Invention

For many years, people have exchanged greeting messages with one another to celebrate holidays and special occasions. It has also been commonplace for an individual to include money or a check inside one of these cards when the holiday or special occasion, such as a Birthday, Christmas, Bar Mitzvah, or Graduation, calls for the giving of a gift.

With the advent of the Internet, it is now possible for a sender to order a paper greeting message online, provide information about herself and the recipient of the greeting message, and have the paper

greeting message sent to the recipient directly from the online card seller. It is now also possible to request that a gift certificate be enclosed within such a greeting message ordered online. Such a combination of mass-produced paper greeting messages and an enclosed gift certificate is currently offered jointly by Hallmark.com and GiftCert.com. Other web sites, such as Blockbuster.com, enable the sender to customize the greeting message before inclusion of the gift certificate or gift card redeemable at the particular retail establishment. Unfortunately, with either of these systems, there is no means for attaching or transmitting therewith an actual negotiable payment instrument, such as a check or money order, which is cashable by the payee by depositing the same into the banking system, which processes the instrument through normal bank clearing channels.

Other web sites, such as BidPay.com, enable purchasers of an item from an auction web site to request a money order that can be mailed directly to the seller of the auctioned item to expedite the transfer of the auctioned item from the seller to the purchaser. Once a

successful bid has been made for an item at an auction web site, the purchaser can choose to pay for the item by clicking on a BidPay.com logo, which links the purchaser to the BidPay.com web site. After the purchaser enters all of the necessary contact and billing information and after payment authorization has been received, a money order is printed out and mailed to the seller of the auctioned item. The money order is generally printed on an 8.5" x 11" sheet of pre-printed paper and is divided into two portions. Typically, one portion is the actual negotiable money order and the other portion is the accounting stub that contains the relevant information about the item being purchased as well as the contact information for the seller and the purchaser. Such money orders can be printed using known automated printing processes. However, as the BidPay.com web site explains, money orders are only available for auction related purchases. Additionally, the BidPay.com web site does not provide for nor is there a suggestion or reason for the purchaser to include a personalized greeting message and selected graphic image to the seller on the "accounting stub" portion of the money order.

As will be apparent from the foregoing description of the Hallmark.com, Blockbuster.com, and BidPay.com web sites, there is currently a need for an individual to be able to order a paper greeting message online and request that some form of negotiable payment instrument be included therewith or attached thereto. For fraud and security reasons, a negotiable payment instrument is preferable to a generic gift certificate or gift card since the negotiable instrument can be made payable to the recipient of the message, to another payee, to a specific merchant, or to both a payee and a specific merchant. Preferably, such negotiable payment instrument would be removeably attached to the paper greeting message, which would avoid the manual or highly automated processes for inserting the payment instrument into the card. In addition, it is preferable that such payment instrument be capable of being printed at the same time as the paper greeting message. Further, there is a need for an individual to be able to order a payment instrument online as a gift to another individual and to include an appropriate customized message and graphic image that can be displayed on the message portion of the payment

instrument. The present invention addresses these particular needs in the industry.

Brief Summary of the Present Invention

Briefly described, the present invention includes, in a computerized system, a method of creating a printed greeting message having a negotiable payment instrument included therewith, and comprising the steps of enabling a sender of the message to select a graphic image for inclusion in the message to a recipient, enabling the sender to input customized text for inclusion in the message, enabling the sender to specify a payee and the monetary value of the negotiable payment instrument, and printing the message and negotiable payment instrument. The message would include the graphic image and customized text selected by the sender and the negotiable payment instrument would include the payee and the monetary value selected by the sender. In some cases the payee will be the same as the recipient. In other cases, the payee and recipient may be different individuals or entities. Additionally, in some cases, the negotiable payment instrument will be removeably attached to the message.

Further, the message and the negotiable payment instrument may also be printed on the same paper form at the same time.

The method would further include the steps of enabling the sender to select an occasion for sending the message and payment instrument to the recipient and presenting the sender with a proposed graphic image and proposed customized text for inclusion in the message based on the occasion selected by the sender.

In another aspect of the invention, the method would further include the step of displaying a data entry form to the sender over a computer network, in which the form has a plurality of data entry fields for displaying the graphic image, the customized text, the payee, and the monetary value of the negotiable payment instrument. Additionally, in another aspect of the present invention, the data displayed in the plurality of data entry fields is modifiable by the sender.

The method further includes the step of receiving contact information for the recipient of the message, either by enabling the sender to input the contact information or by enabling the sender to

select the recipient from an address book listing available recipients. Conversely, the method further includes the step of receiving contact information for the sender.

In another aspect of the present invention, the method includes the step of enabling the sender to input billing information to pay for the creation of the message and the negotiable payment instrument. Additionally, payment authorization can be requested using the billing information obtained from the sender.

Additionally, the method may further include the steps of presenting the sender with a preview of the printed message and negotiable payment instrument and enabling the sender to specify a delivery date for the message and negotiable payment instrument.

Another aspect of the present invention includes a system for enabling a sender to order and have delivered to a recipient a customized greeting message having a negotiable payment instrument included therewith, the system having means for selecting a graphic image for inclusion in the message, means for specifying customized text for inclusion in the message, means for specifying a payee for the

negotiable payment instrument, means for selecting the monetary value of the negotiable payment instrument, means for printing the message and negotiable payment instrument, and means for mailing the message and negotiable payment instrument to the recipient.

The system may further include means for displaying a data entry form to the sender over a computer network, in which the form has a plurality of data entry fields for displaying the graphic, the customized text, and the monetary value of the negotiable payment instrument. In another aspect of the present invention, the information displayed in the plurality of data entry fields is modifiable by the sender.

The system may further include means for selecting the occasion for sending the message and negotiable payment instrument. In such cases, the graphic image and customized text are pre-selected based on the occasion. Further, the graphic image and customized text may be modifiable by the sender.

In another aspect of the present invention, the system may further include means for displaying a preview of the printed message

and the negotiable payment instrument to the sender and means for enabling the sender to specify a delivery date for the message and negotiable payment instrument.

As with the above method, in the system of the present invention the recipient and the payee may be the same or different. Further, the negotiable payment instrument may be removeably attached to the message and printed on the same paper form at the same time.

Brief Description of the Drawings

A preferred embodiment of the present invention will now be described in detail with reference to the accompanying drawings, wherein:

Fig. 1 illustrates an online ordering and delivery system in accordance with a preferred embodiment of the present invention.

Fig. 2 is a screen shot of an example homepage hosted by a web server for use with the present invention.

Fig. 3, consisting of Figs. 3A and 3B, is a screen shot illustrating an example data entry web page hosted by the web server of Fig. 2.

Fig. 4, consisting of Figs. 4A and 4B, is a screen shot illustrating an example preview web page showing an example gift-gram of the present invention.

Fig. 5 is a screen shot illustrating an example data entry page for entering credit card or debit card information for use with the present invention.

Fig. 6 is a screen shot illustrating an example data entry page for entering checking account information for use with the present invention.

Fig. 7 is a flow diagram illustrating the main system routines of the online ordering and delivery system in accordance with a preferred embodiment of the present invention.

Fig. 8 is a flow diagram illustrating the select occasion routine of Fig. 7 in accordance with a preferred embodiment of the present invention.

Fig. 9 is a flow diagram illustrating the data entry routine of Fig. 7 in accordance with a preferred embodiment of the present invention.

Fig. 10 is a flow diagram illustrating the preview gift-gram routine of Fig. 7 in accordance with a preferred embodiment of the present invention.

Fig. 11 is a flow diagram illustrating the process billing information routine of Fig. 7 in accordance with a preferred embodiment of the present invention.

Fig. 12 is a flow diagram illustrating the print and mail routine of Fig. 7 in accordance with a preferred embodiment of the present invention.

Description of a Preferred Embodiment

The present invention is directed to an online method and system for enabling an individual to order a paper greeting message that can be customized or personalized and having included therewith or attached thereto a negotiable payment instrument, such as a check or money order. The paper greeting message/payment instrument

combination will generally be referred to as a "gift-gram." As used herein, the person ordering the gift-gram will generally be referred to as the "sender." The person to whom the gift-gram is sent will generally be referred to as the "recipient." In most cases, the recipient of the gift-gram will also be the payee identified on the payment instrument portion of the gift-gram; however, it is within the scope of the present invention that the gift-gram could be mailed to a specific recipient and the payment instrument could be made out to a different payee. For example, a grandparent could mail the gift-gram to the parent at the parent's address but have the payment instrument made out to the grandchild. Similarly, the payment instrument could be made out to a department store or retail merchant or it could be made out to a payee and a specific merchant or store, if desired.

Turning now to the drawings, in which like numerals indicate like components and elements throughout the several drawings and figures, Fig. 1 illustrates an on-line network system 10 for enabling a sender 12 to create a gift-gram 14 and have it sent to a recipient 16 in accordance with a preferred embodiment of the present invention.

The system 10 is connected for computer communications via the known world wide computer network, known as the Internet, which is shown generally at 20 and depicted as a "cloud" to indicate the amorphous and nebulous manner in which computers communicate using this network.

The system 10 contemplates the sender 12 having access to a personal computer 18, which would have access to the Internet 20 using any known means, such as phone connection, cable connection, wireless connection, and the like. In addition, the computer 18 would need to have suitable software, such as a "web browser," to enable the computer 18 to access the online web site or other computer-network accessible facility, hosted by web server 22. Web server 22 can be a standard computer, computer server, or combination of computer servers programmed and configured to host an on-line web site accessible over the Internet 20. Although it is contemplated that the gift-gram 14 of the present invention could be ordered by the sender 12 over the Internet 20 using a computer 18 equipped with a suitable web browser and connected to the web server 22 of the gift-gram

producer, other methods of communicating with the computer server of the gift-gram producer, such as a kiosk, a hand-held device, and the like, are also contemplated within the scope of the present invention.

It is further contemplated that web server 22 would be connected, directly, indirectly, or through known networking means, to printing system 24. Using known printing and processing techniques, the printing system 24 would be capable of printing a high volume of gift-grams with MICR ink using either pre-printed forms or blank forms, folding and inserting each gift-gram into an envelop having a window for the address, and placing proper postage on the outside of each envelop for mailing or other commercial delivery. The system 10 also contemplates inclusion of the sender's financial institution 26, which could be a bank account or credit card account of the sender 12.

Fig. 1 also illustrates a sequence of steps, identified by circled letters, by which the various entities communicate with each other using the present invention. For example, in step A, the sender 12 "orders" a gift-gram 14 online from web server 22. More specifically,

sender 12 accesses the web site hosted by the web server 22 over the Internet 20, and the sender 12 and web server 22 communicate back and forth until sufficient information has been exchanged for the gift-gram 14 to be "ordered," a process which will be described in greater detail hereinafter. Once the gift-gram 14 had been ordered online, web server 22 would communicate with sender's financial institution 26 in step B to request authorization of payment for the cost of the gift-gram 14. In step C, sender's financial institution 26 would authorize or refuse the transaction for the cost of the gift-gram. Although communication between web server 22 and financial institution 26 is shown going through the Internet 20, such communication could also occur through other conventional channels, such as a phone line or secure banking network. In an alternate embodiment (not shown), it is possible for sender 12 to have a money account or stored value account directly with the company that operates web server 22, in which case, authorization of payment would not need to go to sender's financial institution 26, but could

take place within web server 22 itself or between web server 22 and another server (not shown) operated by the same company.

In step D, after payment had been authorized, web server 22 would communicate with printer system 24 to initiate actual preparation of the gift-gram 14. Web server 22 would transfer all data and information necessary to fill in all of the "fields" of the gift-gram, as will be described hereinafter. The actual printing process used by printing system 24, including the use of MICR printing techniques, folding of the gift-gram 14, inserting of the gift-gram 14 into an envelop, and the placement of sufficient postage for mailing on the envelop are all known to those skilled in the printing art.

In step E, the gift-gram 14 is actually mailed to recipient 16 using known mailing techniques.

Referring now to Fig. 2, a typical Internet homepage 40 that could be hosted by web server 22 and displayed on sender's computer 18 using a suitable web browser is displayed. Although the homepage 40 is shown to be that of Western Union® Gift-gram™, other companies could offer a similar service and product with their own

customized web pages and still fall within the scope of the present invention. Additionally, although the functionality of the present invention will now be described with reference to specific web pages (Figs. 2-6), it should be understood that the various functions ascribed to each web page could be rearranged, repositioned, reformatted, and the like, and still fall within the intended scope of the present invention. For example, pull down menu 42 and button 46 (described in greater detail hereinafter) are shown and described with reference to Fig. 2; however, their function could easily be moved to another web page, such as at the beginning of data entry web page 50 of Fig. 3A or to another web page altogether without affecting the functionality and processes of the present invention. As another example, the functionality of homepage 40 and data entry web page 50 could easily be combined into a single web page using known programming techniques, again, without affecting the functionality and processes of the present invention.

Homepage 40 includes general information 44 about the gift-gram web site. In addition, using pull down menu 42, sender 12 can

select the "occasion" for the gift-gram, which will determine what pre-selected graphics and greetings will be offered to the sender on the data entry page 50 (see Figs. 3A and 3B) and which will appear on the gift-gram 14. By way of example, "birthday" has been selected in pull down menu 42. Other options for the "occasion" for sending the gift-gram 14 are as limitless as the human imagination, but could include such things as Christmas, Easter, Graduation, Wedding, Anniversary, Valentine's Day, Mother's Day, Secretary's Day, and the like. Once the occasion has been selected, sender 12 can select button 46 to proceed to the data entry web page 50.

The data entry web page 50 is illustrated in Figs. 3A and 3B. The message field 52 is pre-populated based on the selected "occasion" chosen in pull down menu 42; however, sender 12 has the option and capability of adding, modifying, or deleting the pre-selected message by moving the cursor into the field and typing a new message in known manner. The sender 12 next proceeds to the "from" field 54 to input her "informal" title based on her relationship, if any, with the recipient 16. Optionally, if this field is left blank, then

the sender's actual name, obtained from the billing information data entry web pages (described hereinafter) or from the web server database, can be used as the default name in field 104, as shown in Fig. 4A. Next the sender enters the name 56,58, street address 60,62, city 64, state 66, and zip code 68 of the recipient 16. Although not shown, it would be easy to include on the data entry web page 50 a link to an address book maintained by the web server 22 having a list of recipients previously entered by the sender 12 and from which fields 56-68 could be automatically filled by merely selecting the name of the intended recipient 16 from the address book. Like message field 52, graphic 70 is pre-selected based on the selection chosen in pull down menu 42. Note, however, that the sender 12 has the option of scrolling backward 72, scrolling forward 74, or viewing all available images 76 in the web server database by selecting the appropriate button on the screen in known manner. If the sender 12 scrolls forward or backward, a new graphic image will appear in place of graphic 70. If the sender 12 decides to view all available images 76, such images would either be displayed in a new "window" on the

computer screen or displayed in a designated area on the data entry web page 50. If the sender selects a new image from the displayed images, again, that new image will appear in place of the graphic 70. Field 78 is automatically filled in using the information entered into field 56; however, if desired, sender 12 can input a different name if she wants the payment instrument made payable to a payee(s) different from the recipient of the gift-gram specified in fields 56 and 58. In pull down menu 80, the sender 12 can select from a number of pre-written messages, which will then appear in window 82. The list of available pre-written messages is pre-populated based on the occasion selected by the sender 12. If desired, the sender 12 can add, modify, or delete the pre-written message in window 82. The sender 12 can also create her own personalized message by typing the message directly into window 82 in known manner. A graphic version of the payment instrument 84 appears at the bottom of the data entry screen 50. Field 86 is automatically filled in based on the information entered for fields 56, 58, and 78. If field 78 is the same as field 56 or 56 in combination with field 58, field 86 will be filled in

with the information from fields 56 and 58; however, if field 78 is different from field 56 or field 56 in combination with 58, field 86 will be filled in with the data input into field 78. Using pull down menu 88, the sender 12 can select how much money she wants to send to recipient 16 as a gift. Generally, sender will be offered several limited choices for amount of the payment instrument, such as $10, $20, $50, and other. If "other" is selected, the sender 12 can input a custom amount of money; however, web server 22 will generally cap the amount at a certain level for fraud and security reasons. Unless the sender 12 decides to change any of the fields in the data entry page 50, which can be done while viewing the page 50, the sender 12 will next be able to preview on her computer 18 how the gift-gram 14 will appear when printed by selecting button 90 in known manner.

Figs 4A and 4B illustrate an example gift-gram print preview screen shot 100. The screen shot roughly approximates the proportions the gift-gram 14 will have once printed. In the preferred embodiment, the upper two thirds of the preview screen contain the greeting portion 101 and the lower one third contains the payment

instrument 134. The actual proportions between the greeting portion 101 and the payment instrument 134 of the actual gift-gram 14 can vary within the scope of the present invention. Preferably, the gift-gram 14 is printed as a single sheet with the payment instrument portion detachable from the greeting portion for ease in cashing the same. The two portions are separated by a simulated perforation 132, which corresponds with the perforation that occurs on the preferred version of the actual gift-gram 14. The greeting portion 101 contains the message that was entered into field 52. The informal title 104 is the one that the sender 12 entered into field 54. The recipient's name 106, 108 corresponds to that entered into fields 56, 58, respectively. The recipient's address 110, 112 corresponds to that entered into fields 60, 62, respectively. And the recipient's city 114, state 116, and zip code 118 correspond to that entered into fields 64, 66, and 68, respectively. Graphic 120 correspond to whichever graphic 70 was finally selected by the sender 12 as described previously. The "to" line 128 corresponds with the name entered into field 78, and the message 130 corresponds with the message entered into field 82. The

graphic version of the payment instrument 134 shows the payee 136, which corresponds with the payee shown in field 86. The amount 138 of the payment instrument corresponds with the amount selected in pull down menu 88.

After previewing the graphic version of the payment instrument, the sender 12 has the option of going back and making changes to any of the data entry fields by selecting button 140, which returns the sender 12 to the data entry web page 50. If the sender 12 wants to create an additional gift-gram to send to someone else, the sender 12 can select a new "occasion" from pull down menu 142 and then go to a new data entry web page 50 by selecting button 144. Alternatively, if the sender 12 does not want to create any additional gift-grams, the sender can select button 146 to complete the processing of the order.

The sender 12 would then go to a check out web page (not shown). At the check out page, the sender 12 would first be given the opportunity to select delivery method, such as First Class Mail, Priority Mail, or Express Mail, for sending the gift-gram 14 to the recipient 16. Once this option had been chosen, the cost for sending

the gift-gram would be presented to the sender 12. If the sender 12 had previously registered with the web server 22, the sender would be given the opportunity of paying for the gift-gram 14 using a predefined credit card, debit card, or checking account. If the sender 12 had not previously registered or desired to register a new payment method, the sender would be directed to an account setup screen such as those shown in Figs. 5 and 6.

Fig. 5 illustrates an example of a credit card/debit card entry web page 150. Such a web page is conventional and would contain data entry fields, such as account name 152, card type 154, account number 156, security number 158, expiration month and year 160, first name 162, middle initial 164, and last name 166, as they appear on the card. The sender 12 would also specify a primary address 168, which would be pre-filled using sender's home address 170 if known, or a new billing address 172, if different from 170. Address fields 174, 176, 178, 180, 182, and 184 are self-explanatory. At the end of the data entry web page, the sender 12 could select the cancel button

186 to delete the field entries and return to the previous web page or select the submit button 188 to have the account set up and processed.

Fig. 6 merely illustrates an example of a checking account setup web page 190, which is also conventional. This web page would include data entry fields, such as check number 192, account information 194, a confirmation of account information 196, a name of the account 198, a driver's license or state ID number 200, and the state 202 in which such ID was issued. At the end of this data entry web page 190, the sender 12 could select the cancel button 204 to delete the field entries and return to the previous web page or select the submit button 206 to have the account set up and processed.

Once billing information was entered and selected by the sender 12, the web server 22 would request and wait for fund authorization from the sender's financial institution 26 before initiating a print command to printing system 24, as described previously. Although not shown, on the check out page, the sender 12 could enter a desired date in the future for mailing of the gift-gram 14. Such date could be set and web server 22 would delay sending the printing command to

the printer system 24 until such a date, provided fund authorization had been received prior to the requested mailing date.

Turning now to Figs. 7-12, the methods and processes of the present invention as previously described are shown in flow chart format. More specifically, Fig. 7 illustrates the main process system 700, which comprises the main sequence of routines taken by on-line network system 10. Once sender 12 accesses the web server 22, a select occasion routine 800 is initiated. Once the select occasion routine 800 is completed, the data entry routine 900 is initiated. This same process repeats through the preview gift-gram routine 1000, the process billing information routine 1100, and the print and mail routine 1200.

Referring now to Fig. 8, the select occasion routine 800 will be discussed in greater detail. Beginning at steps 801 and 802, the system runs an endless loop waiting for the sender either to request a list of the occasions for sending the gift-gram in step 801 or to request creation of a gift-gram in step 802. For reasons that will become apparent, the sender is first required to request the list of occasions

available in step 801. Once this is done, the system proceeds to step 803 and displays the list of available occasions for which gift-grams can be created using the system. The displayed list may be in a pull-down menu format, such as that shown by menu 42 in Fig. 2. Once the sender selects one of the occasions from the list of available occasions, the system proceeds to step 804 and displays the selected "occasion" in the main window of the pull down menu 42. The system then returns to the endless loop, again, waiting for the sender either to request a list of the occasions for sending the gift-gram in step 801 or to request creation of a gift-gram in step 802. If the sender requests to create a gift-gram in step 802, in step 805 the system verifies that the sender has actually selected an occasion from the list of occasions available. If none has been selected, the system displays a brief message to the sender in step 806 requesting that she select an occasion. If an occasion has been selected, the system proceeds to the data entry routine 900.

Referring now to Fig. 9, the data entry routine 900 is illustrated. Beginning at step 901, the system generates a data entry form web

page. Next, in step 902, the system pre-populates the greeting fields and displays a graphic in the graphics field based on the occasion selected by the sender as discussed previously. Next, in steps 903 through 907, the system runs an endless loop waiting for the sender to complete the data entry form and then to request a preview of the gift-gram. As will be explained, the sender cannot proceed to the preview gift-gram routine 1000 until all required information has been input into the data fields. In step 903, the sender inputs data into the data entry fields in the form. In step 908, the system automatically populates the "to" and "payee" data field using information provided by the sender in other data fields. The sender can override the automated entries in step 908 by typing new information directly into the appropriate field during step 903.

In step 904, the sender has the option of changing the graphic previously selected in step 902. In steps 909 and 910, respectively, the sender can request that the "previous" or "next" graphic in the list of available graphics be displayed. Alternatively, in step 911, the sender can request that all available graphics be displayed for selection

purposes. In step 912, the sender selects one of the available graphics. In step 913, the selected graphic is displayed in the data entry form in place of the originally pre-selected graphic.

In step 905, the sender has the option of changing the message displayed, for example, in field 82 and previously selected in step 902. In step 914, the list of available pre-written messages is displayed. In step 915, the sender selects one of the pre-written messages. In step 916, the selected message is displayed in the data entry form in place of the originally pre-selected message. Obviously, the sender has the option of adding, modifying, or deleting the message in field 82 by inputting the appropriate text in step 903.

In step 906, the sender has the option of changing the amount of the payment instrument that will be part of the gift-gram. The amount of the payment instrument can be set by default at a minimum level, such as $10.00, and pre-populated in step 902. Alternatively, the amount can be initially left blank, which would require the sender to affirmatively select an amount. In step 917, the list of available amounts of money that can be included on the payment instrument is

presented, for example, in a pull down menu format. If the sender selects the "other" option rather than one of the specific amounts presented, the sender is required to input the amount in step 919. The selected amount or the input amount of the payment instrument is then displayed in the relevant data entry field in step 920.

In step 907, the sender has the option of requesting a preview of the gift-gram. In step 921, if all required fields have been completed by the sender or the system, then the system will initiate the preview gift-gram routine 1000. If all of the required data entry fields have not been completed, the sender is presented in step 922 with a brief message explaining that additional information must be entered and the sender returns to the endless loop in which the sender must input data into the data entry fields.

Referring now to Fig. 10, the preview gift-gram routine 1000 is illustrated and will be discussed in greater detail. In step 1001, the system generates a web page preview of approximately what the gift-gram will look like when printed. In steps 1002 through 1005, the system runs an endless loop waiting for the sender to request the

opportunity to make changes to the existing gift-gram, to save the existing gift-gram and create a new one, or to request the opportunity to "check out" and send the gift-gram. More specifically, in step 1002, the sender may request the opportunity to make changes to the previously created gift-gram. This allows the sender to make any necessary corrections or modification that she notes while previewing the gift-gram. If the sender wants to make changes, she is sent back to the data entry routine 900.

With steps 1003 and 1004, the sender has the option of saving the current gift-gram and creating a new one. Once again, to create a new gift-gram, the sender is first required to request the list of occasions available in step 1003. Once this is done, the system proceeds to step 1006 and displays the list of available occasions for which gift-grams can be created using the system. The displayed list may be in a pull-down menu format, such as that shown by menu 142 in Fig. 4B. Once the sender selects one of the occasions from the list of available occasions, the system proceeds to step 1007 and displays the selected "occasion" in the main window of the pull down menu

142. The system then returns to the endless loop. If the sender requests to create a new gift-gram in step 1004, in step 1008 the system verifies that the sender has actually selected an occasion from the list of occasions available in step 1003. If none has been selected in step 1003, the system displays a brief message to the sender in step 1009 requesting that she select an occasion. If an occasion has been selected, the system stores and saves the existing gift-gram data and information in step 1010, then the system initiates a new data entry routine 900 for the new gift-gram.

In step 1005, after previewing the gift-gram, the sender has the option of checking out. If the sender requests the check out procedure, the system proceeds to the process billing information routine 1100.

Referring now to Fig. 11, the process billing information routine 1100 is illustrated. In step 1101, the system checks its database to see if the sender has previously submitted billing information, such as through a registration process. If the system does not have any billing information, such as credit card, debit card, or checking account information, the system requests such information in step 1102. Since

the inputting of billing information over the Internet is conventional and can be accomplished by data entry web pages, such as those shown in Figs. 5 and 6, the specific processes are not described in detail herein. Once the system has billing information for the sender, the system sends a request for billing authorization to the financial institution of the sender in step 1103. If billing authorization is not received after a predetermined period of time or if authorization is declined by the financial institution in step 1104, the system transmits a message to the sender in step 1105 explaining the response received from the financial institution. Fig. 11 shows the system returning to step 1102 to receive alternate billing information, such as a different credit card, etc; however, the system could also be set up to end the entire process if payment authorization is not received. In any case, once payment authorization is received in step 1104, the system proceeds to the print and mail gift-gram routine 1200.

Turning now to Fig. 12, the basic steps of the print and mail gift-gram routine are illustrated. In step 1201, the system transmits to the printing system all of the data and formatting necessary to print the

gift-gram. In step 1202, the printing system prints the gift-gram. In step 1203, the gift-gram is cut (if printed from a continuous roll of paper) and the gift-gram is then folded. In step 1204, the gift-gram is inserted into its envelope. Preferably, the mailing address is printed onto the gift-gram during step 1202, and in step 1204, the gift-gram is inserted into its envelope, which has a window through which the address will show. Further, the envelope may also include a "return" address window through which the message and "to" field information from data fields 102 and 104 would show. In step 1205, postage is applied to the envelope. The envelope will vary depending upon whether the gift-gram is being sent by First Class Mail or some other type of express mail delivery. In step 1206, the envelope with the gift-gram is mailed to the recipient. Mailing completes the essential steps of the present routine and overall system. Follow-up mail tracking, although potentially available, is known in the art and beyond the scope of the present invention.

While much of the present invention is intended to be practiced via computers, no specific software or logic circuit is intended nor is

required to be used in the practicing of the present invention. Indeed, it would be a matter of routine skill to select an appropriate conventional computer system and implement the claimed process on that computer system. Accordingly, it is intended that any "means for" claims set forth herein encompass any computer embodiment of the corresponding method claims.

It will therefore be readily understood by those persons skilled in the art that the present invention is susceptible of broad utility and application. Many embodiments and adaptations of the present invention other than those herein described, as well as many variations, modifications and equivalent arrangements will be apparent from or reasonably suggested by the present invention and the foregoing description thereof, without departing from the substance or scope of the present invention. Accordingly, while the present invention has been described herein in detail in relation to its preferred embodiment, it is to be understood that this disclosure is only illustrative and exemplary of the present invention and is made merely for purposes of providing a full and enabling disclosure of the

invention. The foregoing disclosure is not intended or to be construed to limit the present invention or otherwise to exclude any such other embodiments, adaptations, variations, modifications and equivalent arrangements, the present invention being limited only by the claims appended hereto and the equivalents thereof.

09/14/2006 15:26:26

What is claimed is:

1. In a computerized system, a method of creating a printed greeting message having a negotiable payment instrument included therewith, comprising the steps of:

(a) enabling a sender of the message to select a graphic image for inclusion in the message to a recipient;

(b) enabling the sender to input customized text for inclusion in the message;

(c) enabling the sender to specify a payee for the negotiable payment instrument;

(d) enabling the sender to specify the monetary value of the negotiable payment instrument;

(e) printing the message and negotiable payment instrument, the message including the graphic image and customized text selected by the sender, the negotiable payment instrument including the payee and the monetary value selected by the sender.

2. The method according to claim 1, further comprising the steps of:

(a) enabling the sender to select an occasion for sending the message and payment instrument to the recipient;

(b) presenting the sender with a proposed graphic image and proposed customized text for inclusion in the message based on the occasion selected by the sender.

3. The method according to claim 1, further comprising the step of displaying a data entry form to the sender over a computer network, the form having a plurality of data entry fields for displaying the graphic image, the customized text, the payee, and the monetary value of the negotiable payment instrument.

4. The method according to claim 3, wherein data displayed in the plurality of data entry fields is modifiable by the sender.

5. The method according to claim 1, further comprising the step of receiving contact information for the recipient of the message.

6. The method according to claim 5, further comprising the step of enabling the sender to input the contact information for the recipient.

7. The method according to claim 5, further comprising the step of enabling the sender to select the recipient from an address book listing available recipients.

8. The method according to claim 1, further comprising the step of receiving contact information for the sender.

9. The method according to claim 1, further comprising the step of enabling the sender to input billing information to pay for the creation of the message and the negotiable payment instrument.

10. The method according to claim 9, further comprising the step of requesting payment authorization using the billing information obtained from the sender.

11. The method according to claim 1, further comprising the step of presenting the sender with a preview of the printed message and negotiable payment instrument.

12. The method according to claim 1, further comprising the step of enabling the sender to specify a delivery date for the message and negotiable payment instrument.

13. The method according to claim 1, wherein the recipient and the payee are the same.

14. The method according to claim 1, wherein the recipient and the payee are different.

15. The method according to claim 1, wherein the negotiable payment instrument is removeably attached to the message.

16. The method according to claim 15, wherein the message and the negotiable payment instrument are printed on the same paper form.

17. A system for enabling a sender to order and have delivered to a recipient a customized greeting message having a negotiable payment instrument included therewith, comprising:

(a) means for selecting a graphic image for inclusion in the message;

(b) means for specifying customized text for inclusion in the message;

(c) means for specifying a payee for the negotiable payment instrument;

(d) means for selecting the monetary value of the negotiable payment instrument;

(e) means for printing the message and negotiable payment instrument; and

(f) means for mailing the message and negotiable payment instrument to the recipient.

18. The system according to claim 17, further comprising means for displaying a data entry form to the sender over a computer network, the form having a plurality of data entry fields for displaying the graphic, the customized text, and the monetary value of the negotiable payment instrument.

19. The system according to claim 18, wherein information displayed in the plurality of data entry fields is modifiable by the sender.

20. The system according to claim 17, further comprising means for selecting the occasion for sending the message and negotiable payment instrument.

21. The system according to claim 20, wherein the graphic image and customized text are pre-selected based on the occasion.

22. The system according to claim 21, wherein the graphic image and customized text are modifiable by the sender.

23. The system according to claim 17, further comprising means for displaying a preview of the printed message and the negotiable payment instrument to the sender.

24. The system according to claim 17, further comprising means for enabling the sender to specify a delivery date for the message and negotiable payment instrument.

25. The system according to claim 17, wherein the recipient and the payee are the same.

26. The system according to claim 17, wherein the recipient and the payee are different.

27. The system according to claim 17, wherein the negotiable payment instrument is removeably attached to the message.

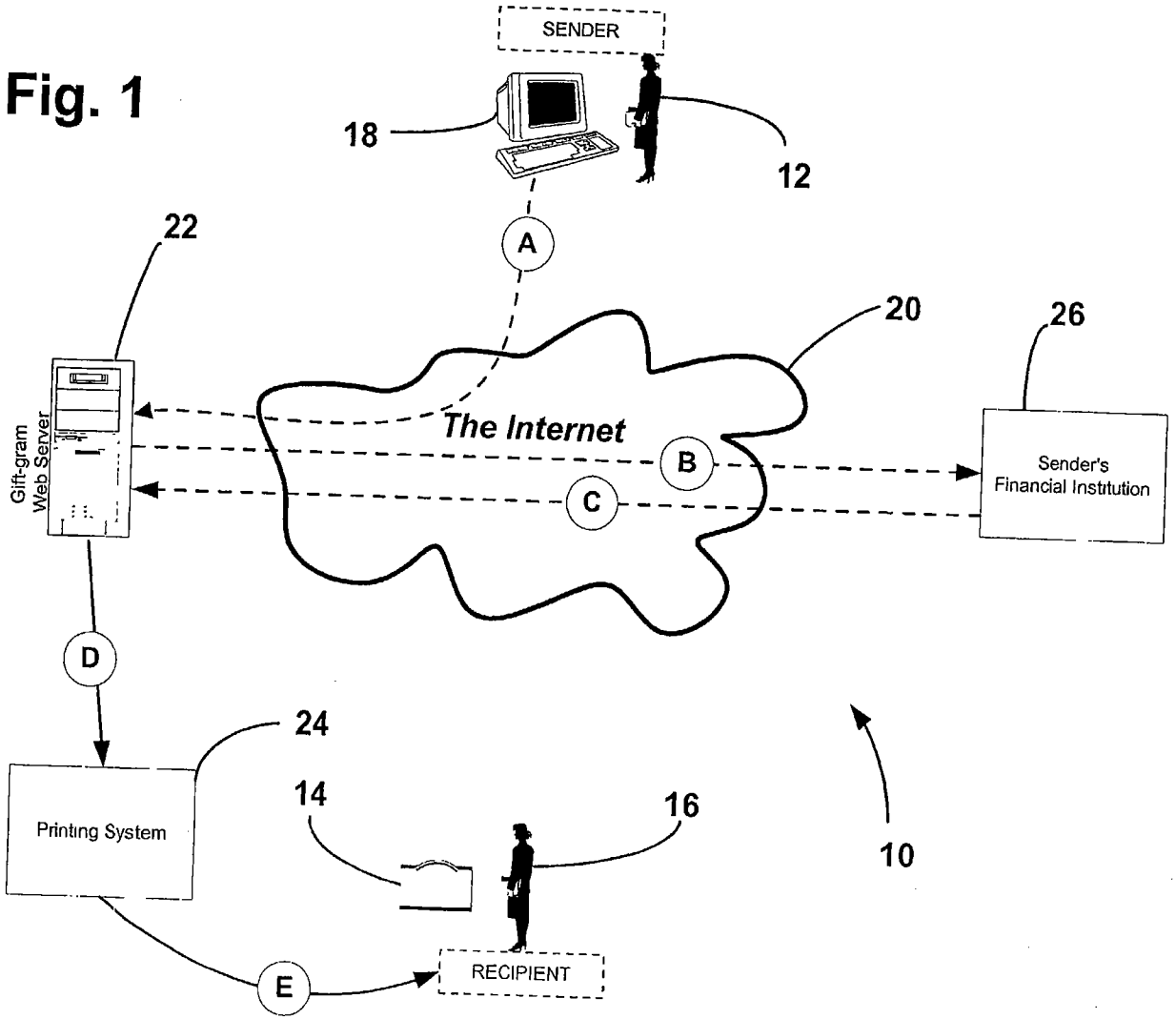
28. The system according to claim 27, wherein the message and the negotiable payment instrument are printed on the same paper form.

ABSTRACT

A online method and system by which a sender can order and have delivered to a recipient a printed greeting message having a negotiable payment instrument included therewith or attached thereto is disclosed. The method enables the sender to pre-select the basic format of the greeting message based on the occasion for sending the greeting message and payment instrument. Based on the occasion, the system suggests a graphic and message that can be included in the greeting message. The sender can accept the suggested graphic and message or customize one or both. The sender also selects the amount of the payment instrument and pays for the cost of the payment instrument and other related fees and charges using online methods. Once payment authorization has been received, the greeting message and payment instrument are printed using known printing techniques, inserted into an envelope, and mailed to the recipient.

D0N2W4O4U.4U5O5

Fig. 1



09737912 . 121500

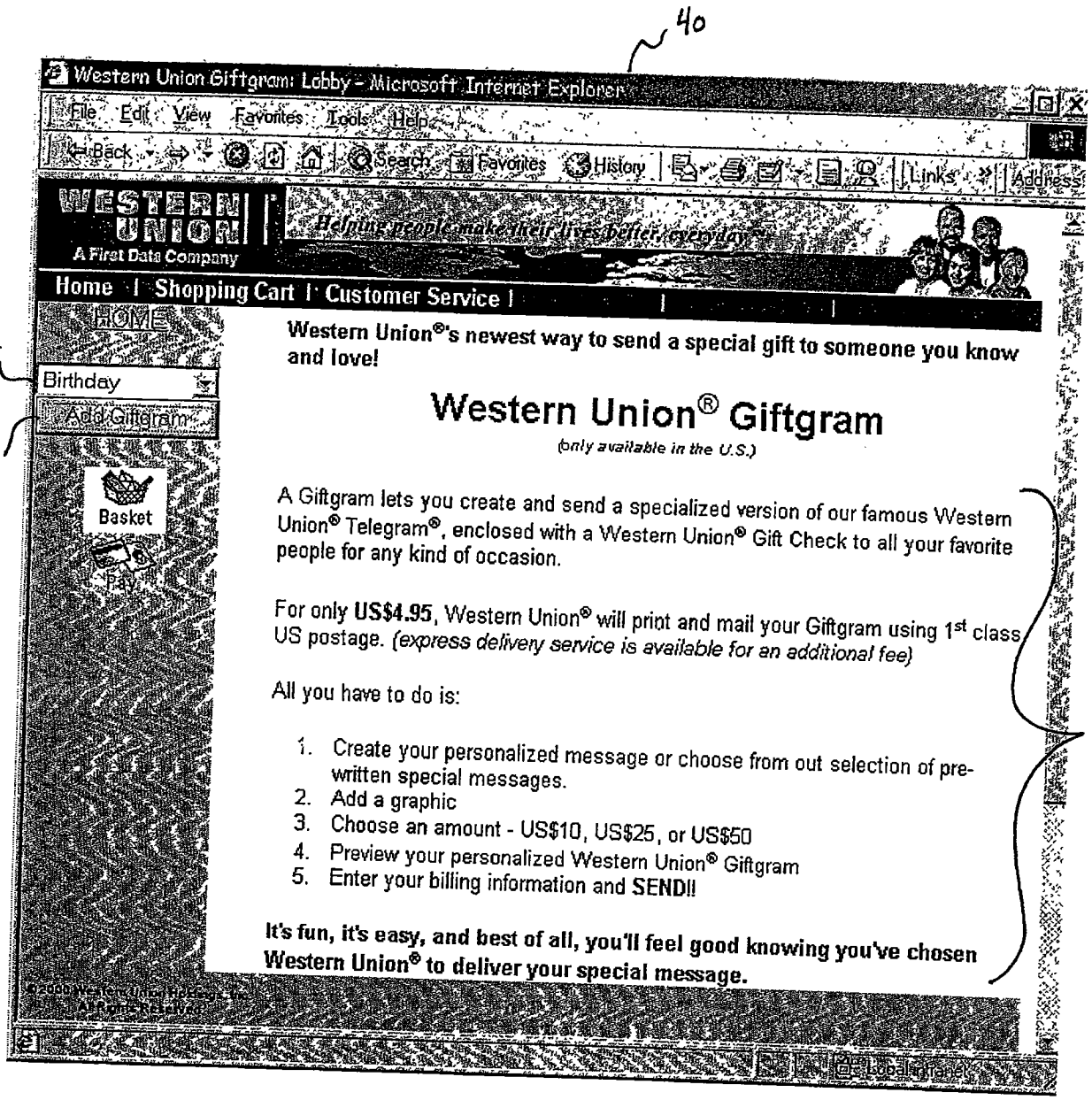

40
Western Union Giftgram: Lobby - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Links Address
WESTERN UNION
A First Data Company
Helping people make their lives better, everyday
Home | Shopping Cart | Customer Service |
HOME
42
Birthday
Add Giftgram
46
Basket
Pay
Western Union® Giftgram
(only available in the U.S.)
A Giftgram lets you create and send a specialized version of our famous Western Union® Telegram®, enclosed with a Western Union® Gift Check to all your favorite people for any kind of occasion.
For only US$4.95, Western Union® will print and mail your Giftgram using 1st class US postage. (express delivery service is available for an additional fee)
All you have to do is:
1. Create your personalized message or choose from out selection of pre-written special messages.
2. Add a graphic
3. Choose an amount - US$10, US$25, or US$50
4. Preview your personalized Western Union® Giftgram
5. Enter your billing information and SEND!!
It's fun, it's easy, and best of all, you'll feel good knowing you've chosen Western Union® to deliver your special message.
44

FIG. 2

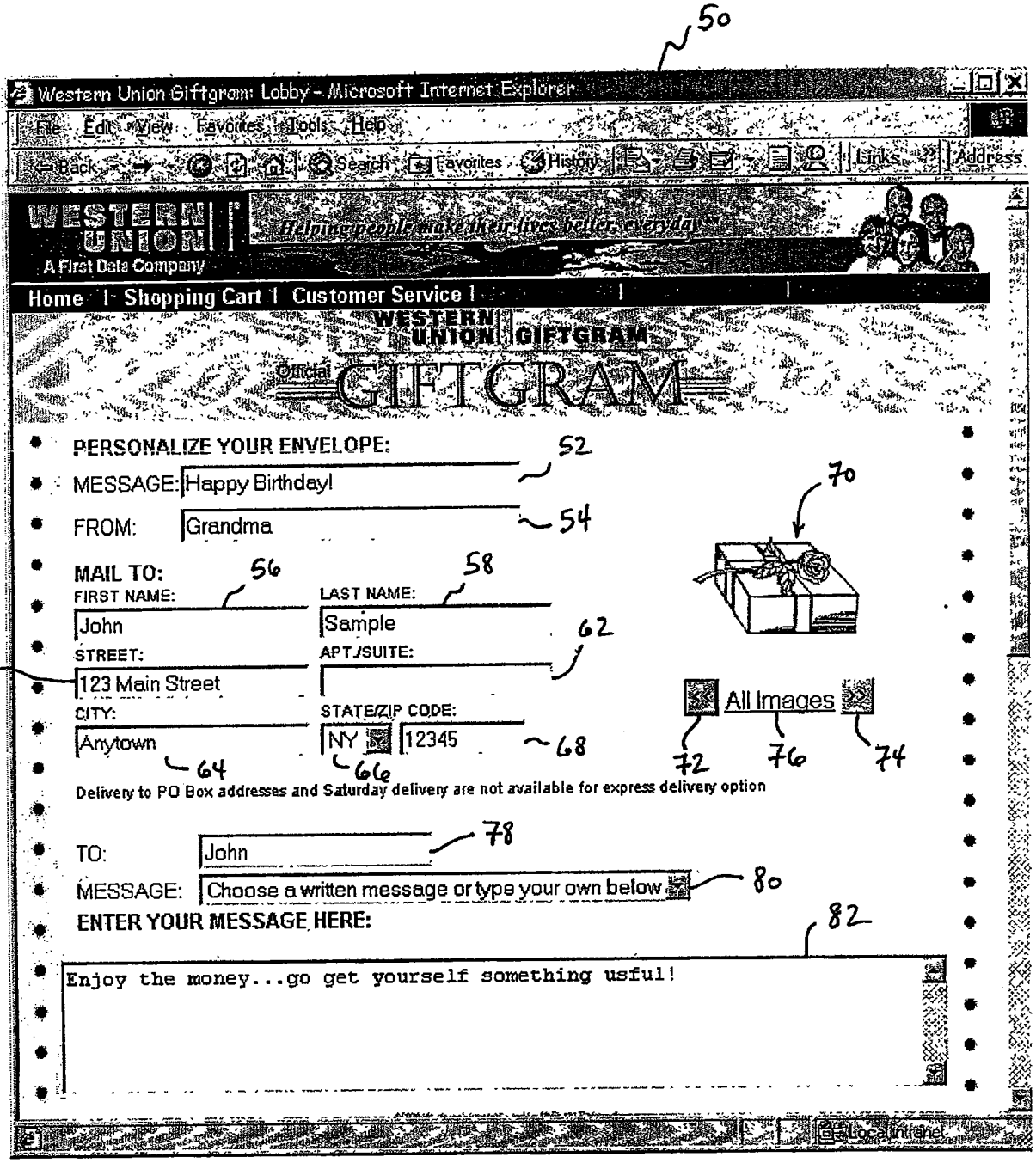

50
Western Union Giftgram: Lobby - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Links Address
WESTERN UNION
A First Data Company
Helping people make their lives better, everyday.
Home | Shopping Cart | Customer Service |
WESTERN UNION GIFTGRAM
Official GIFTGRAM
PERSONALIZE YOUR ENVELOPE:
52
MESSAGE: Happy Birthday!
FROM: Grandma
54
70
MAIL TO:
56
58
FIRST NAME:
LAST NAME:
John
Sample
62
STREET:
APT./SUITE:
60
123 Main Street
All Images
CITY:
STATE/ZIP CODE:
Anytown
NY
12345
64
66
68
72
76
74
Delivery to PO Box addresses and Saturday delivery are not available for express delivery option
TO:
John
78
MESSAGE:
Choose a written message or type your own below
80
ENTER YOUR MESSAGE HERE:
82
Enjoy the money...go get yourself something usful!
Local intranet

FIG. 3A

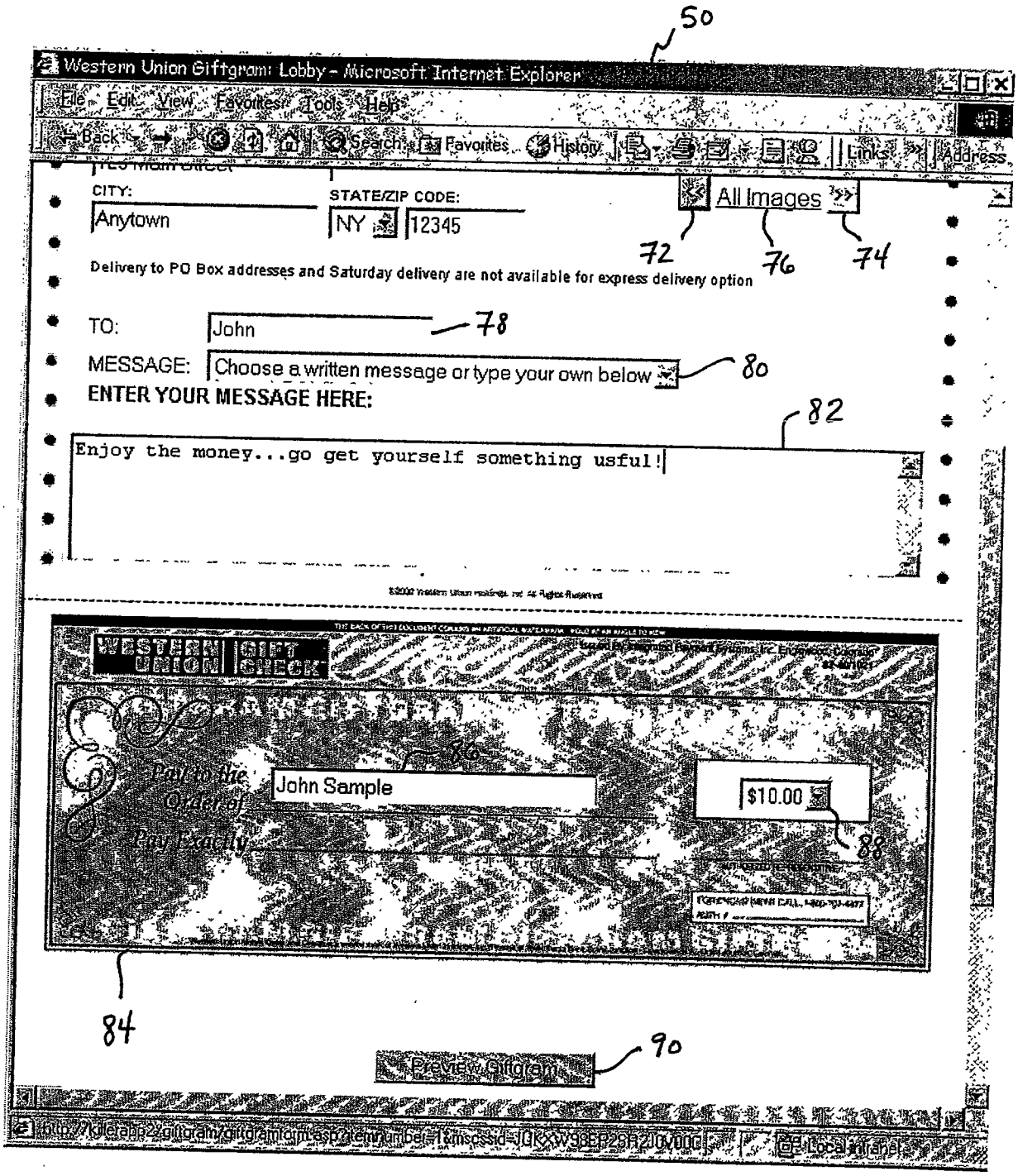

50
Western Union Giftgram: Lobby - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Links Address
CITY:
Anytown
STATE/ZIP CODE:
NY
12345
All Images
72
76
74
Delivery to PO Box addresses and Saturday delivery are not available for express delivery option
TO:
John
78
MESSAGE:
Choose a written message or type your own below
80
ENTER YOUR MESSAGE HERE:
82
Enjoy the money...go get yourself something usful!
WESTERN UNION GIFT CHECK
Pay to the Order of
John Sample
86
$10.00
88
Pay Exactly
84
Preview Giftgram
90

FIG. 3B

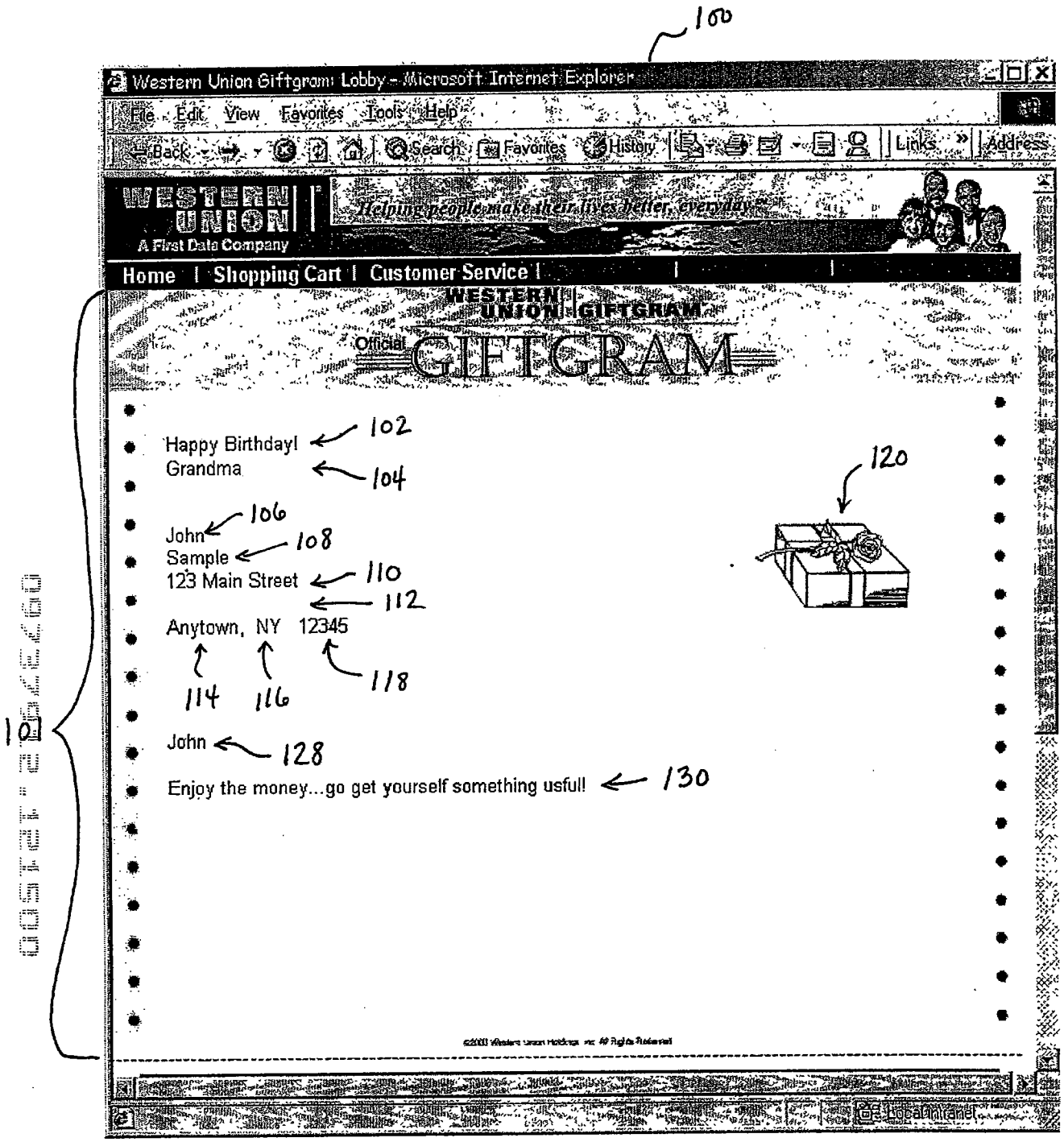

100
Western Union Giftgram: Lobby - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Links Address
WESTERN UNION
A First Data Company
Helping people make their lives better, everyday.
Home | Shopping Cart | Customer Service |
WESTERN UNION GIFTGRAM
Official GIFTGRAM
Happy Birthday!
Grandma
John
Sample
123 Main Street
Anytown, NY 12345
John
Enjoy the money...go get yourself something usful!
102
104
106
108
110
112
114
116
118
120
128
130
101
Local intranet

FIG. 4A

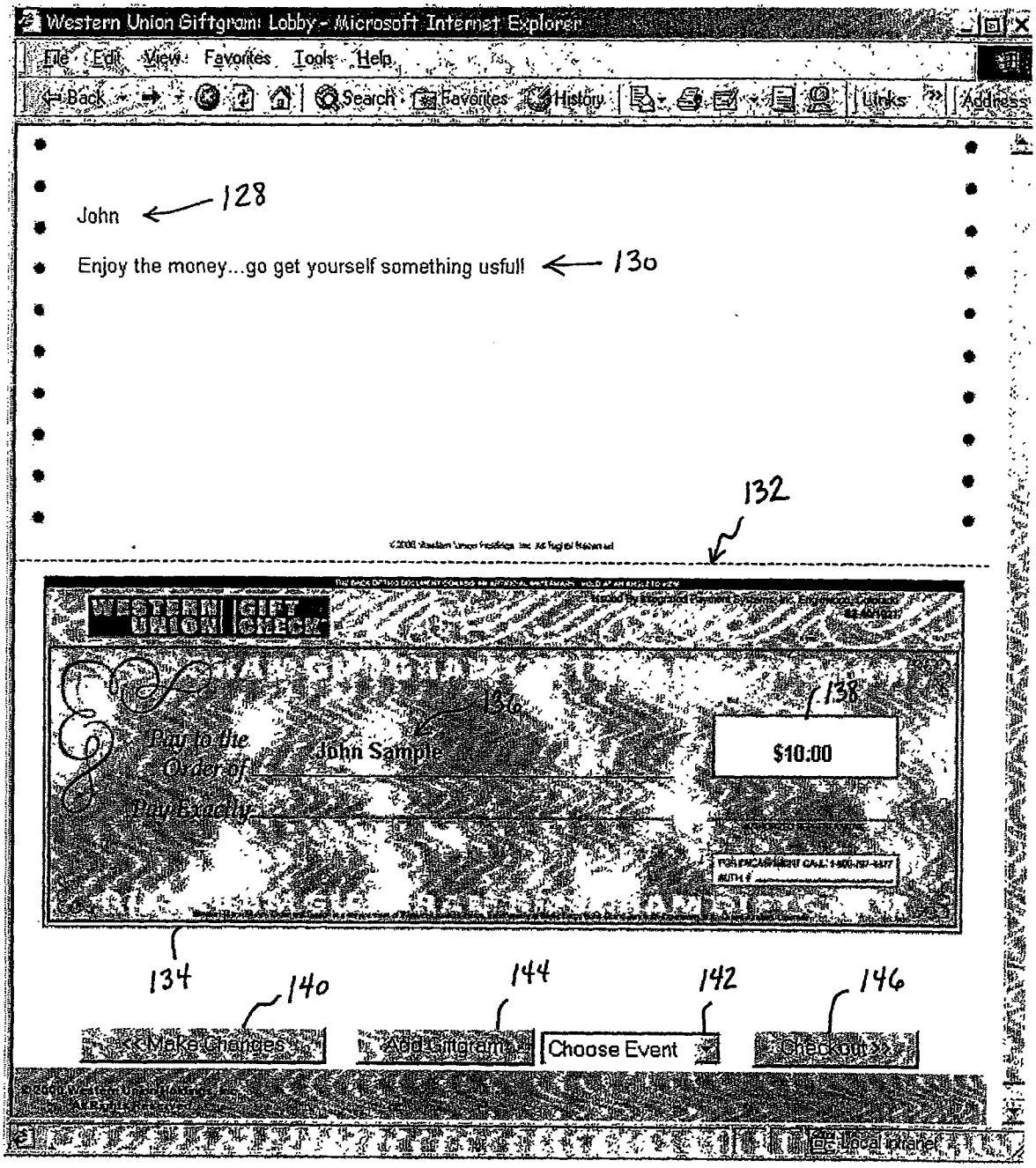

Western Union Giftgram Lobby - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Links Address
John
128
Enjoy the money...go get yourself something usfull!
130
132
WESTERN UNION GIFT CHECK
Pay to the Order of
John Sample
136
Pay Exactly
138
$10.00
134
140
144
142
146
<< Make Changes
Add Another
Choose Event
Checkout >>
Local intranet

Fig. 4B

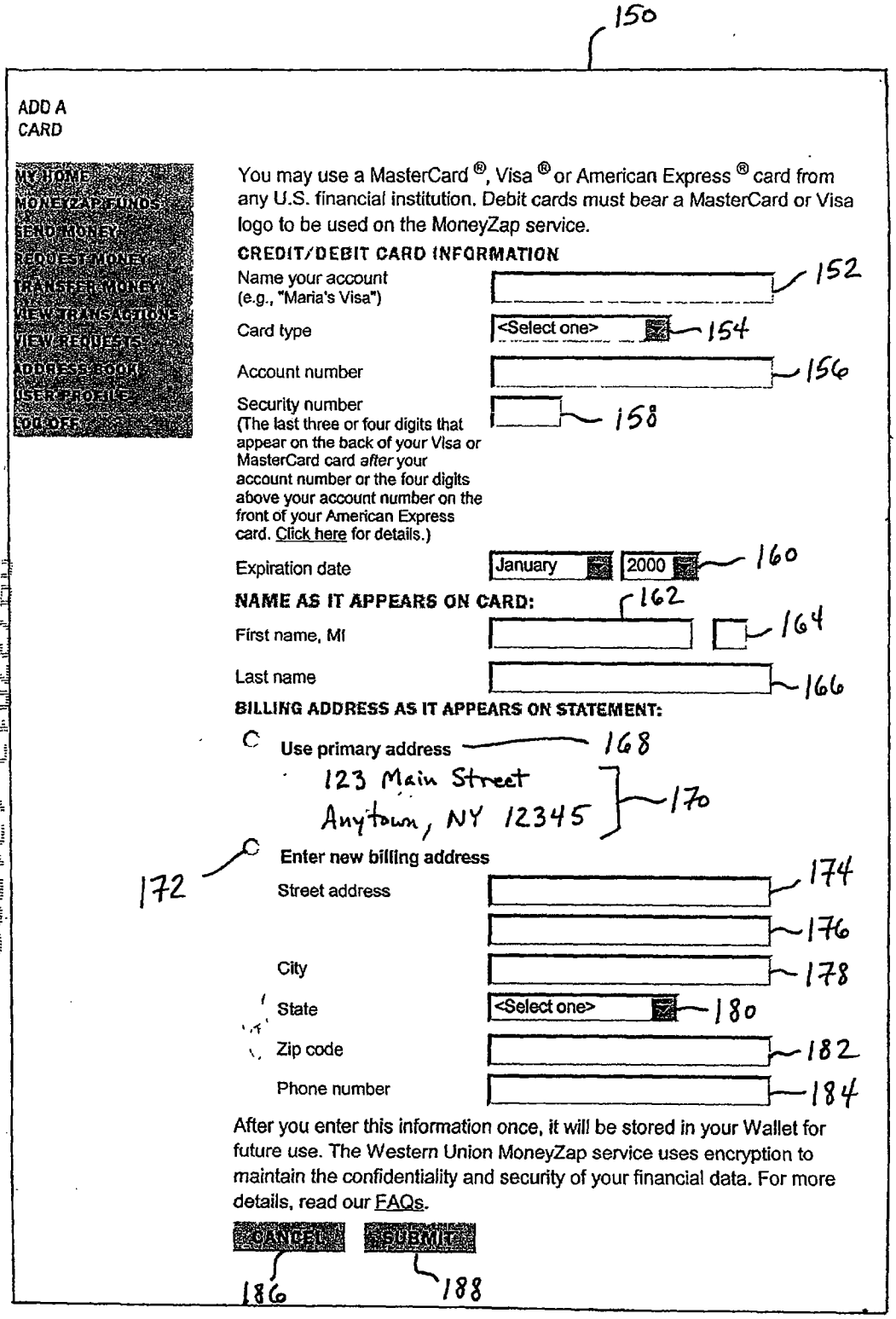

150
ADD A CARD
MY HOME
MONEYZAP FUNDS
SEND MONEY
REQUEST MONEY
TRANSFER MONEY
VIEW TRANSACTIONS
VIEW REQUESTS
ADDRESS BOOK
USER PROFILE
SIGN OFF
You may use a MasterCard ®, Visa ® or American Express ® card from any U.S. financial institution. Debit cards must bear a MasterCard or Visa logo to be used on the MoneyZap service.
CREDIT/DEBIT CARD INFORMATION
Name your account (e.g., "Maria's Visa")
152
Card type
<Select one>
154
Account number
156
Security number
(The last three or four digits that appear on the back of your Visa or MasterCard card after your account number or the four digits above your account number on the front of your American Express card. Click here for details.)
158
Expiration date
January
2000
160
NAME AS IT APPEARS ON CARD:
162
First name, MI
164
Last name
166
BILLING ADDRESS AS IT APPEARS ON STATEMENT:
Use primary address
168
123 Main Street
Anytown, NY 12345
170
172
Enter new billing address
Street address
174
176
City
178
State
<Select one>
180
Zip code
182
Phone number
184
After you enter this information once, it will be stored in your Wallet for future use. The Western Union MoneyZap service uses encryption to maintain the confidentiality and security of your financial data. For more details, read our FAQs.
CANCEL
SUBMIT
186
188

FIG. 5

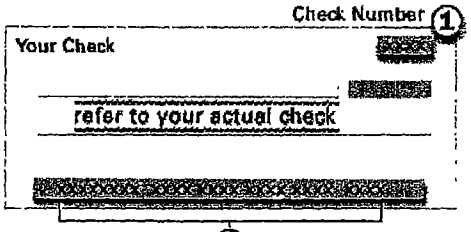
190

ADD A CHECKING ACCOUNT

MY HOME
MONEYZAP FUNDS
SEND MONEY
REQUEST MONEY
TRANSFER MONEY
VIEW TRANSACTIONS
VIEW REQUESTS
BUSINESS TOOLS
USER PROFILE
LOG OFF

You may use a checking account from any U.S. based financial institution and you must have a valid U.S. driver's license or state-issued ID. (Note: savings accounts cannot be accepted due to the policy of many financial institutions.)

You need to enter ① the check number and ② your account information from the **same** check. Please refer to an actual check, *which you may still use.*
You will *not* need to provide a new check number for each transaction.



② Account Information 192

Check number ① [ ]
Account information ② [ ] 194
Re-enter account information ② [ ] 196

Account information must include ALL of the numbers at the bottom of your check including the bank routing number, your account number and the check number. Please enter the information in the order it appears at the bottom of your check. DO NOT enter special symbols or spaces.

Name your account (e.g., "City Bank checking") [ ] 198
Driver's license or state ID number [ ] 200
State issued in <Select one> 202

After you enter this information once, it will be stored in your Wallet for future use. The Western Union MoneyZap service uses encryption to maintain the security of your financial data. For more details, read our FAQs.

AUTHORIZATION. I authorize Western Union to debit or credit my checking account in accordance with my instructions, as further detailed in the Terms of Service.

CANCEL 204 SUBMIT 206

FIG. 6

Fig. 7

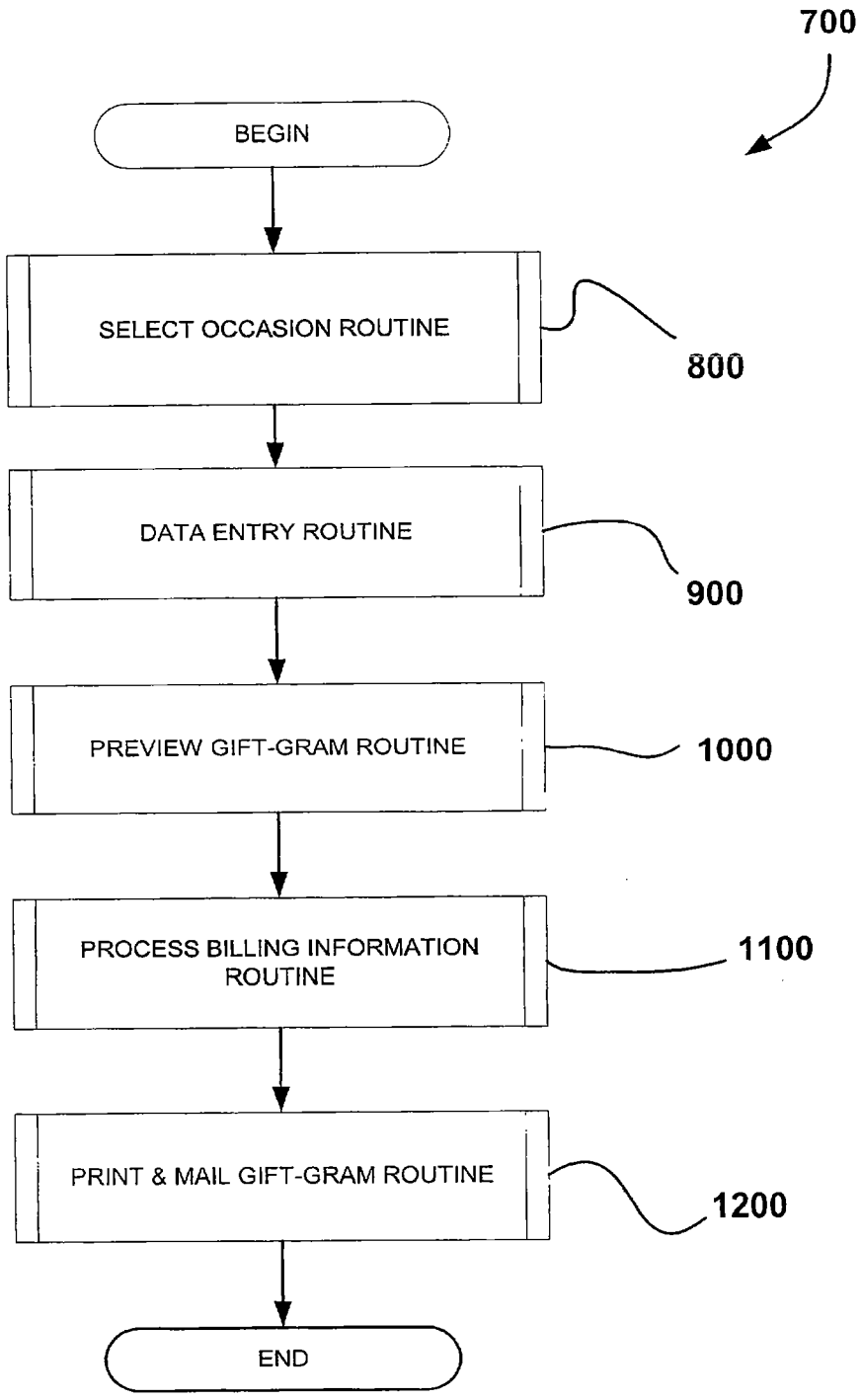

700
BEGIN
SELECT OCCASION ROUTINE
800
DATA ENTRY ROUTINE
900
PREVIEW GIFT-GRAM ROUTINE
1000
PROCESS BILLING INFORMATION ROUTINE
1100
PRINT & MAIL GIFT-GRAM ROUTINE
1200
END

Fig. 8

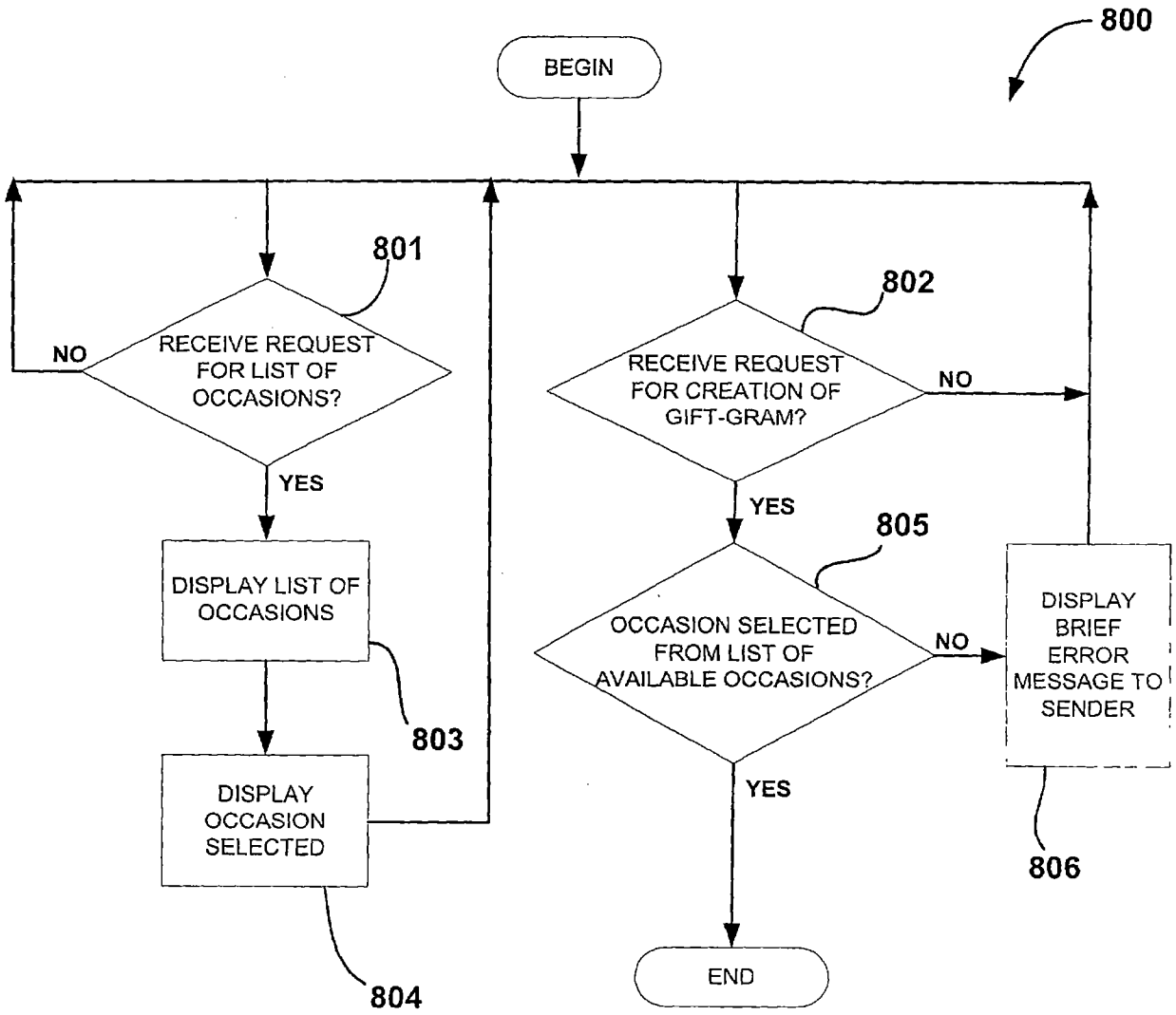

800
BEGIN
801
RECEIVE REQUEST FOR LIST OF OCCASIONS?
NO
YES
DISPLAY LIST OF OCCASIONS
803
DISPLAY OCCASION SELECTED
804
802
RECEIVE REQUEST FOR CREATION OF GIFT-GRAM?
NO
YES
805
OCCASION SELECTED FROM LIST OF AVAILABLE OCCASIONS?
NO
YES
DISPLAY BRIEF ERROR MESSAGE TO SENDER
806
END

Fig. 9

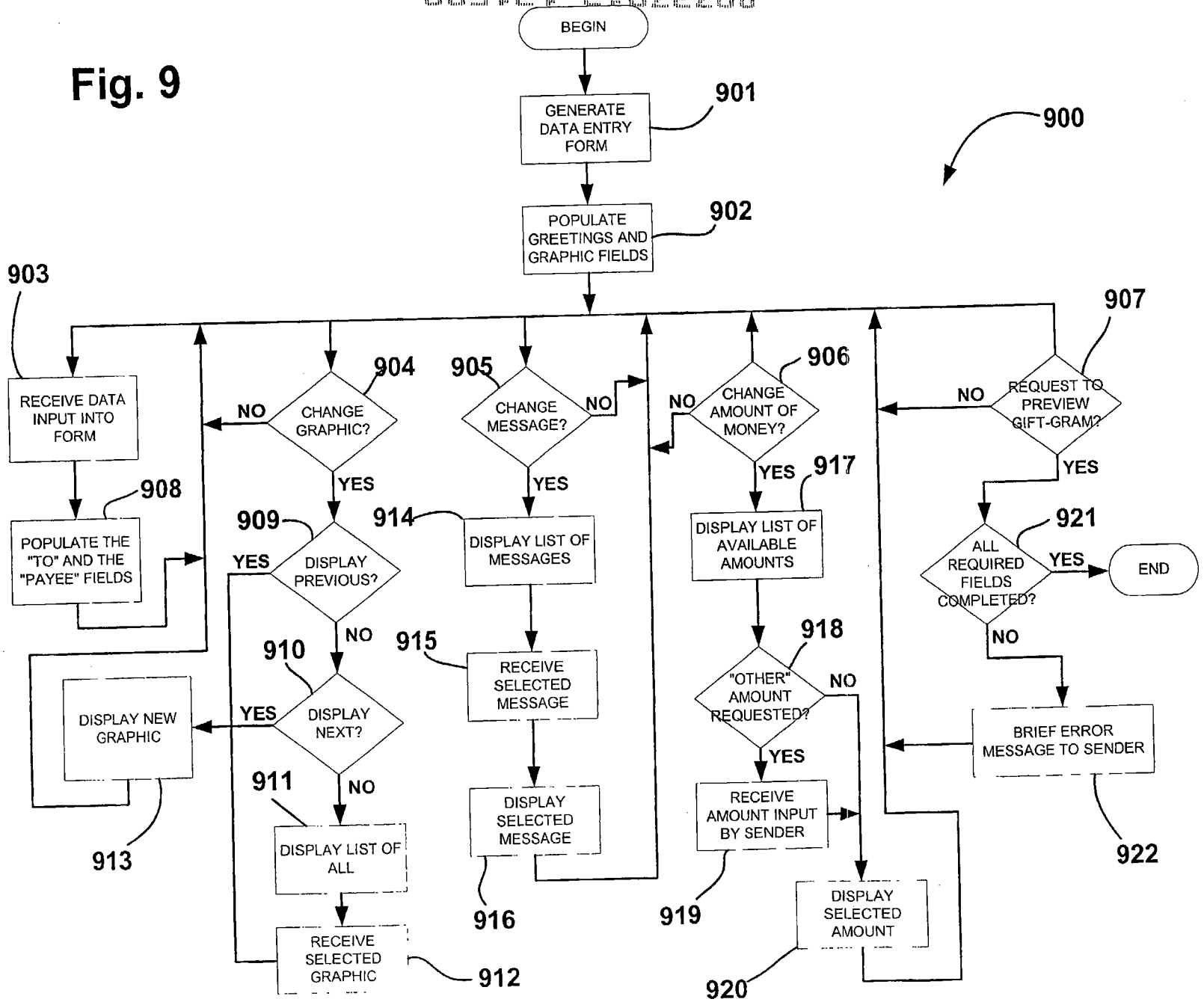

BEGIN
GENERATE DATA ENTRY FORM
901
900
POPULATE GREETINGS AND GRAPHIC FIELDS
902
903
RECEIVE DATA INPUT INTO FORM
904
CHANGE GRAPHIC?
NO
YES
905
CHANGE MESSAGE?
NO
YES
906
CHANGE AMOUNT OF MONEY?
NO
YES
907
REQUEST TO PREVIEW GIFT-GRAM?
NO
YES
908
POPULATE THE "TO" AND THE "PAYEE" FIELDS
909
DISPLAY PREVIOUS?
YES
NO
910
DISPLAY NEXT?
YES
NO
911
DISPLAY LIST OF ALL
912
RECEIVE SELECTED GRAPHIC
913
DISPLAY NEW GRAPHIC
914
DISPLAY LIST OF MESSAGES
915
RECEIVE SELECTED MESSAGE
916
DISPLAY SELECTED MESSAGE
917
DISPLAY LIST OF AVAILABLE AMOUNTS
918
"OTHER" AMOUNT REQUESTED?
NO
YES
919
RECEIVE AMOUNT INPUT BY SENDER
920
DISPLAY SELECTED AMOUNT
921
ALL REQUIRED FIELDS COMPLETED?
YES
NO
END
922
BRIEF ERROR MESSAGE TO SENDER

Fig. 10

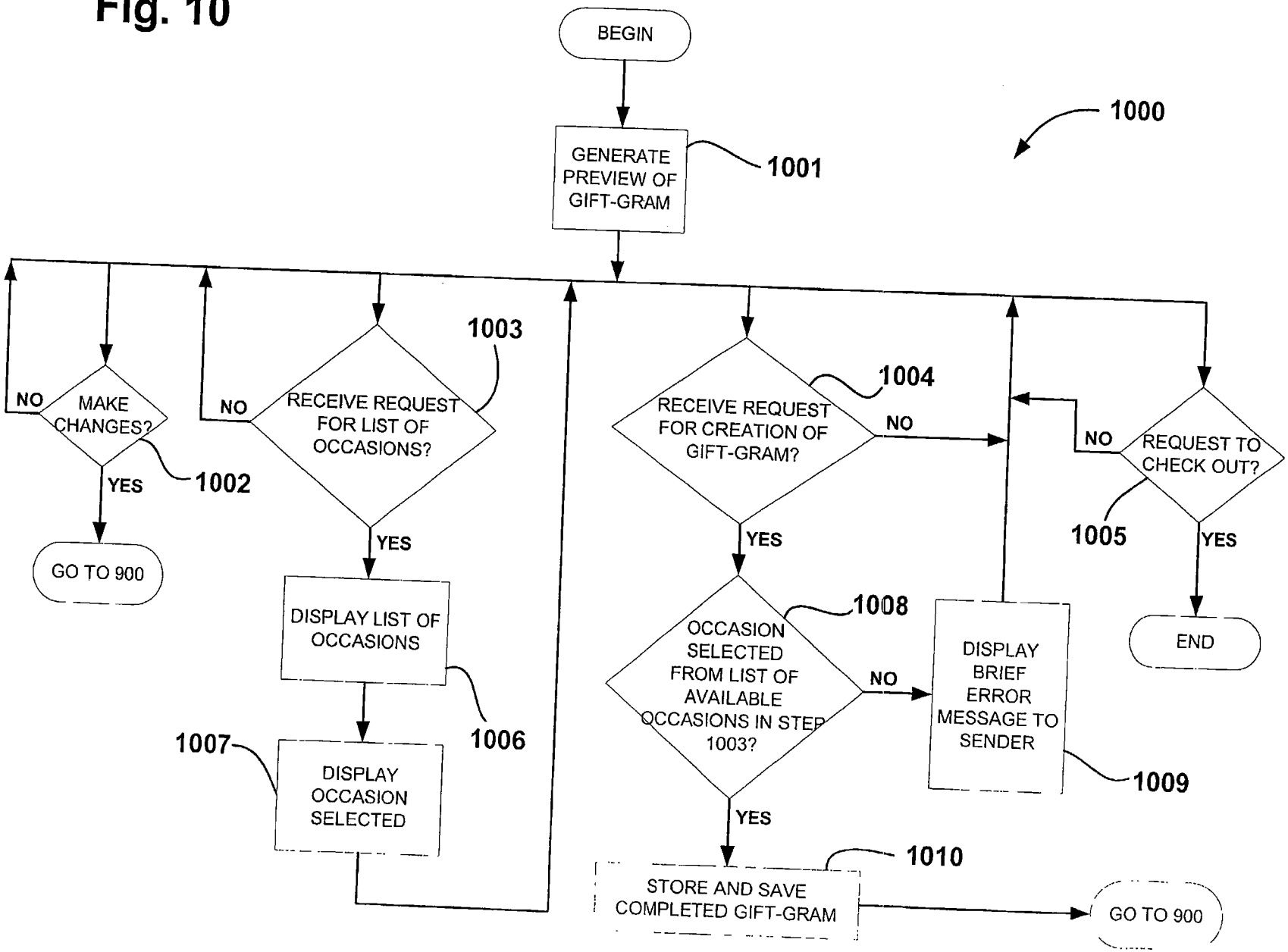

BEGIN
1000
GENERATE PREVIEW OF GIFT-GRAM
1001
MAKE CHANGES?
NO
YES
1002
GO TO 900
RECEIVE REQUEST FOR LIST OF OCCASIONS?
1003
NO
YES
DISPLAY LIST OF OCCASIONS
1006
1007
DISPLAY OCCASION SELECTED
RECEIVE REQUEST FOR CREATION OF GIFT-GRAM?
1004
NO
YES
OCCASION SELECTED FROM LIST OF AVAILABLE OCCASIONS IN STEP 1003?
1008
NO
YES
DISPLAY BRIEF ERROR MESSAGE TO SENDER
1009
REQUEST TO CHECK OUT?
1005
NO
YES
END
STORE AND SAVE COMPLETED GIFT-GRAM
1010
GO TO 900

Fig. 11

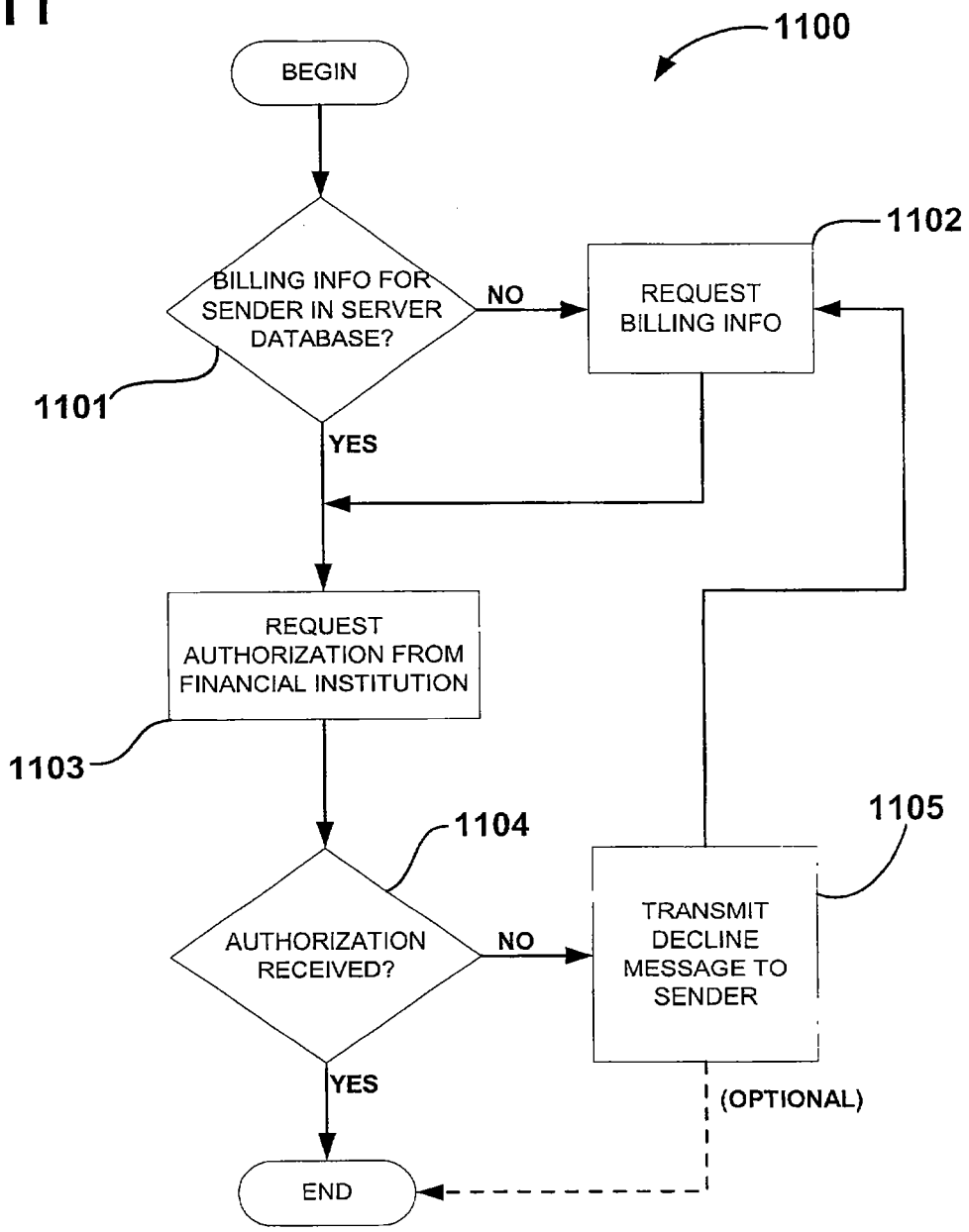

1100
BEGIN
BILLING INFO FOR SENDER IN SERVER DATABASE?
1101
NO
REQUEST BILLING INFO
1102
YES
REQUEST AUTHORIZATION FROM FINANCIAL INSTITUTION
1103
1104
AUTHORIZATION RECEIVED?
NO
TRANSMIT DECLINE MESSAGE TO SENDER
1105
YES
(OPTIONAL)
END

Fig. 12

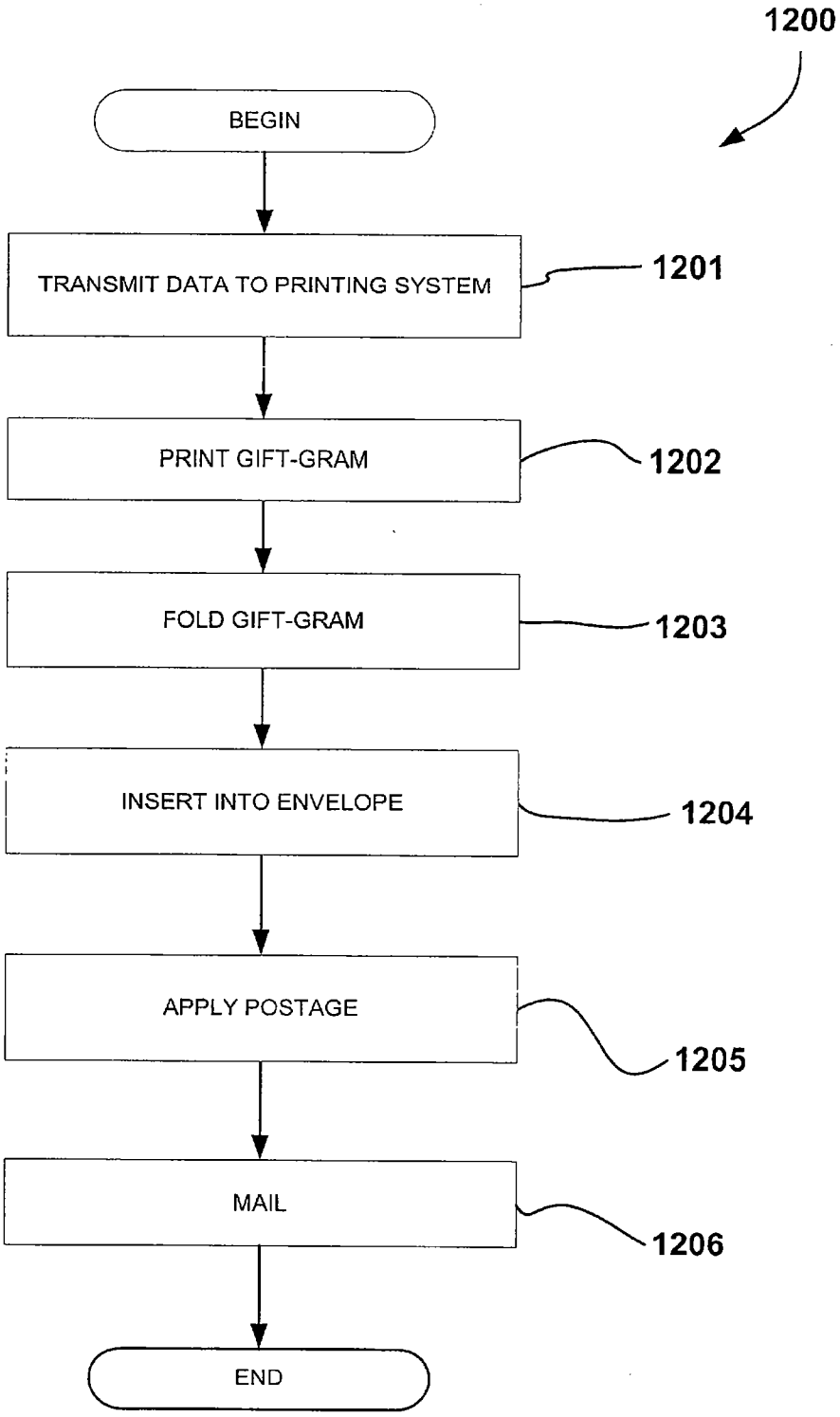

1200
BEGIN
TRANSMIT DATA TO PRINTING SYSTEM
1201
PRINT GIFT-GRAM
1202
FOLD GIFT-GRAM
1203
INSERT INTO ENVELOPE
1204
APPLY POSTAGE
1205
MAIL
1206
END

EXHIBIT B

INDEX to
PROVISIONAL APPLICATION
entitled
ELECTRONIC GIFT GREETING

Section	Description	Pages
1.	Disclosure Overview	6
2.	Process Flow	2
3.	Outline and Example Web Pages	38
4.	MoneyZap Web Pages	23
5.	Pending MoneyZap Patent Application	43

60256412v1 735280

Western Union Gift Greetings

Concept:

Using electronic greeting card internet sites such as bluemountain.com, hallmark.com, americangreetings.com, and other similar sites to create an opportunity for people to send electronic greeting cards with "electronic money enclosed" in the greeting card. The initial concept can be readily expanded in various iterations of the same business model. These variations on the initial theme are outlined below.

CONFIDENTIAL

Western Union Gift Greetings Redeemed at WU Agent Locations

The individual sending an electronic card would have the option of sending a Western Union Gift Greeting (WUGG). The idea of using Western union to send a "greeting" or to send money, fits well with the consumer's view of what the Western Union brand symbolizes. For example, people associate Western Union sending singing telegrams, Western Union telegrams, and money transfers. Now it's an electronic message using the internet, with money "enclosed" in the electronic card available with any electronic greeting card site you choose to utilize.

In concept, here is how it would work . . . Greeting card sites would contain a WUGG logo as an option that the sender of a card could click on to "attach" or "enclose" a WUGG inside the card.

Upon receiving the electronic card via email, the recipient would click on the inside of the card to read the personalized message written by the sender, and would see a WUGG logo. Clicking the Gift Greeting logo, the recipient would view the inside of a money envelope like the kind the used to be on your Christmas tree from Grandpa on Christmas morning. Clicking on the money envelope would produce a Western Union Gift Greeting for $10, $20, $50, or $100 increments.

These could be redeemed by presenting a printed copy of the gift greeting (or a unique transaction number), with the proper pin number (or test questions), to any Western Union outlet and redeemed for cash or an in-store gift certificate. The recipient has cash to spend on whatever they would like to purchase.

Western Union Gift Greetings
Sending Electronic Cash

But wouldn't it make sense to next give the recipient the option of receiving their money in the form of "Electronic Cash"? The first variation on the basic theme is to develop a mechanism to send electronic money in the form of "electronic cash" (or electronic money orders) that could also be enclosed as a Western Union Gift Greeting in the electronic greeting card and upon receipt, could be used to purchase goods at other sites on the internet that accept that form of payment. This would be similar to sending a prepaid electronic debit card in the greeting card that the recipient could use to purchase goods at various on-line merchant sites. The value of this proposition is that the recipient does not need to do anything else to immediately access those funds for "click and mortar" purchases. In addition, this proposition provides an opportunity for additional revenue sources to both Western Union and our electronic greeting card partners, through on-line merchant advertising.

Here, the concept is, upon clicking on the Western Union Gift Greeting logo, the recipient is greeted with a Western Union Gift Greeting of a specified denomination and two to three advertisements from related on-line merchants. Merchant advertisements could be tailored to certain types of greeting cards, so when the recipient opens their card and clicks on the WUGG, they also see an ad that is relevant to the card and to the occasion. For example, the WUGG screen for a child's birthday, could contain an advertisement from *etoys.com*, one from the *candystore.com*, and one from *childbookstore.com*. Teens gift greetings would have ads from *thegap.com*, adults (anniversaries, birthdays, etc.) would have *amazon.com* (books, etc.), *800flowers.com*, or *enstromscandies.com*. The revenue proposition is that internet merchants would pay Western Union (with a sharing arrangement to the electronic greeting card company) a fee to access the WUGG space with their ad.

Potentially, sites could be tailored to the recipient, (i.e., children would only be able to access child approved sites, teenagers could buy at the **Gap** or **Abercrombie and Fitch**, or buy CD's at a music site, etc.)

Western Union Gift Greetings
Electronic Merchant Gift Certificates

What follows naturally from the concept of sending electronic money in electronic greeting cards is the idea of creating a mechanism for Western Union to work with merchants to create their own branded electronic gift certificates that could also be enclosed in electronic greeting cards as a Western Union Gift Greeting. For example, let's say you wanted to send your mother a box of Enstrom's Almond Toffee along with a birthday greeting card, as a part of the Western Union Gift Greeting, and Enstrom's Candies gift certificate could be enclosed in the greeting card. The recipient would open the card to find an Enstrom's branded Gift Greeting logo and a value amount of say $20 enclosed. By clicking on the Enstrom's logo, the recipient is taken directly to Enstrom's web site to make whatever purchases they want. This would be a great application for sending a specific type of gift to teens or children, like clothing or toys, but gives the recipient the opportunity to shop online and purchase their own gift of choice. This effectively becomes an internet application that models our plastic card ValueLink product that is used by large retailers today, such as **Blockbuster** and **Walmart**. (In time, retailers could also use the prepaid gift cards to allow individuals to purchase goods at their online sites.) In this variation of the basic Gift Greeting theme, you have the ability to offer product specific gifts to recipients. You might even choose to send a gift certificate for Omaha Steaks to your favorite client.

Confidential

Western Union Gift Greetings
Corporate Greetings with Electronic Gift Certificates Enclosed

This takes the Gift Greeting concept to the next level, corporate gift greetings, with electronic gift certificates enclosed and sent to your most valued clients or employees. This gives Western Union an opportunity to participate in and facilitate the potential business to business market related to Western Union Messaging. Consider the possibilities of gift certificates from The Popcorn Factory, Enstrom's Candies, Omaha Steaks, and others enclosed in your company's Christmas Cards with your company's logo and personalized message emailed to a list you provide to Western Union of the email addresses of your top clients. This becomes a mechanism for factorial growth, as each recipient can be given the option (like *bluemountain.com* does) to send a reply or to send a card and a Western Union Gift Greeting of their own. Since everyone in business has an email address today, this would be an easy way to send various messages to your best clients.

CONFIDENTIAL

Western Union Gift Greetings
Western Union Gift Check

Not everyone that you would like to send a gift certificate to is on the Internet. But you could send a card and a gift certificate via Western Union messaging. We could create a "Western Union Gift Check" that could be mailed to anyone. The gift check could be made out to the store you would like to send it to and the person you are sending too. (Mervyns and Betty Smith). To ensure that the item is simply not cashed it would be redeemable for merchandise only. Links could be provided from our Web Site to the merchants and from the Merchants Web Sites to our Web Site. The Western Union Gift Check could also include a card you pick out on line.

The Western Union Gift check could be paid for with "Electronic Cash" or credit card. We could charge the customer for sending the card and the "Gift Check". For being included in the program the merchant could be charged up to 2% of the face amount of the item after it clears. Our current Money Order Gift Certificates have a life of more than 20 days so we could also earn money on the float. We also have some indication that the abandonment rate is much higher for Gift Certificates than money orders. The value to WU with this proposition, is that this is a program that could be implemented quickly with minimal development time and could utilize our existing Money Order system to issue, clear and settle Western Union Gift Checks.

CONFIDENTIAL

Western Union Gift Greetings
Why Choose Western Union?

Consumer's choose Western Union because they trust us and can readily associate the brand with event. Sending messages? Sending money? Western Union. It's what we do. And it's what we have done for over 130 years. Communicate with the world and send money. This is the business that Western Union has pioneered. When an important message had to be sent, people turned to Western Union. When someone wanted to celebrate a special occasion with a Singing Telegram, people turned to Western Union. When the money absolutely, positively has to get there right away, people turn to Western Union.

The Gift Greeting is a natural fit for the Western Union business as well as for First data's business directions. It marries the value of Western Union's communications and messaging heritage with the strength of our Western Union to be directly involved in providing a mechanism to spearhead internet commerce. It helps corporate clients communicate with their customers and employees. It ties in a "ValueLink" proposition of plastic debit cards into an internet solution for prepaid gift cards, attached to electronic gift messages.

Using Western Union and other First Data companies, a variety of payment mechanisms could be utilized by the senders of Gift Greetings in order to get real cash into the system, including prepaid debit cards (like SpendCash.com), credit cards, possibly the TeleCheck Interent ECA process, for consumers wanting the funds to be debited directly from their checking account, or by using Western Union" new FlashCash products and paying in person at any Western Union location for a transaction that had been "staged" on the sender's home computer (here the electronic card would not be released until payment had been acknowledged in the Western Union system.)

Western Union and First Data payment business's settlement and money movement expertise would allow us to participate in both sides of the transactions by collecting funds received from Senders of Gift Greetings, and by acting as a settlement processor to pay merchants for items purchased online using Western Union's electronic cash or gift certificates.

Pricing would probably need to be lower for the electronic cards with electronic money. Gift certificates from other merchants (Gap, Enstroms, etc.) could follow internet portal pricing theories where merchants are willing to pay for advertising in order to entice people to shop at their storefronts or to use the gift certificate to shop at their brick and mortar locations. A supporting business case needs to be developed here to evaluate various pricing and revenue scenarios and compare those to the potential impacts on other Western Union products.

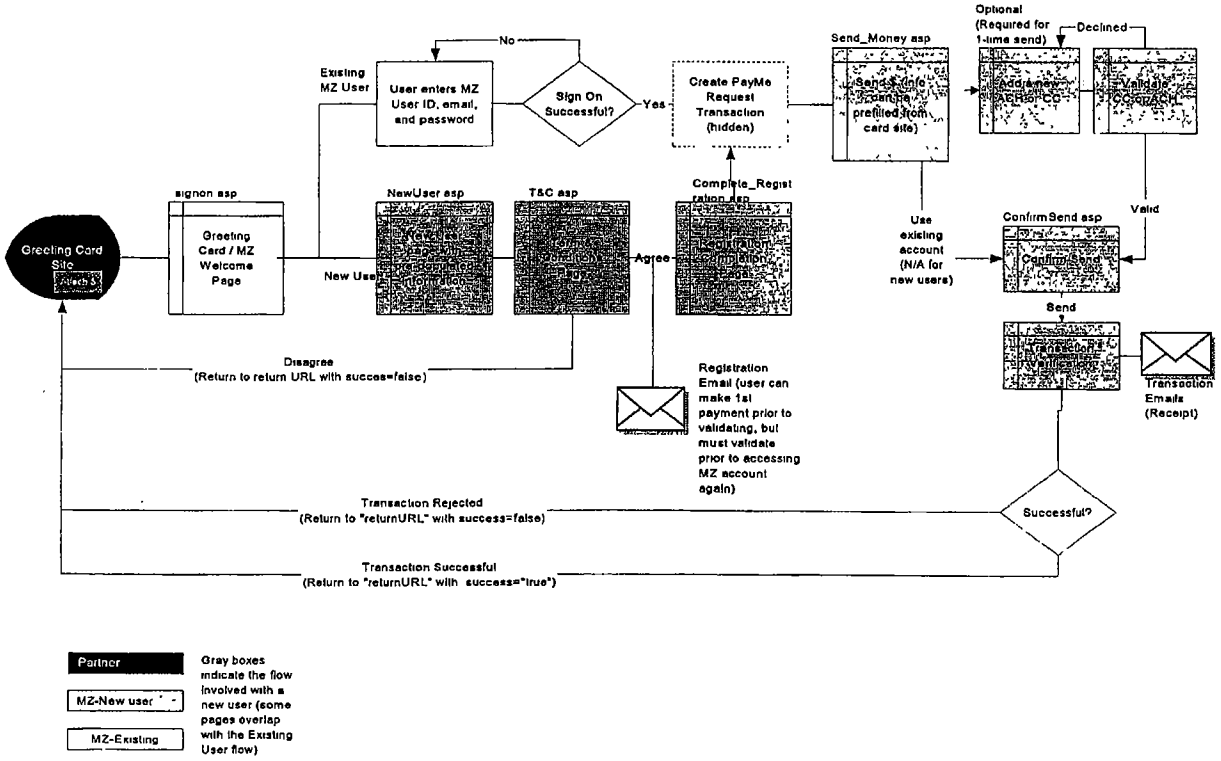
CONFIDENTIAL

DOSTZT"ZZT9SZ09

MoneyZap.com Greeting Card Process Flow

Sept. 17, 2000

Attach Money flow for Greeting Card customers (from Greeting Card site)



American Greeting Cards Click-through

Open and Run: American Greeting.pps

Screen	**Select with mouse (mouse icon will change when over target):**
Home	"Say Hi" or <space>
Cards	"How's Things" button or <space>
How's Things Card	"Personalize" button or text
Blank Personalize	<space>
Filled-In Personalize	<scroll down> or <space>
MZap card area	"Send Your Greeting" button - this is the new section on American Greetings - similar format to the gift certificate (active)
Blank MZ home	<space>
Filled-In MZ home	"Go" button - no universal user needed, but it would save steps - MZ knows that this is coming from Am Greeting
Send Money	<scroll down> or <space>
Then	"Continue" or <space> - URL string passing tells: Recipient Name, Email Subject, Message, Amount, Type, etc.
Verify	<scroll down> or <space>
Then	"Send" or <space>
Confirmed MZ	"Continue" or <space>
Confirm AG/MZ	<space> - integrated confirmation message
Combined Email	URL Link - sent from American Greeting - integrated email branding
Card	"Click Here to Get Your Money" text
MZ Login/Register	(No action – end of deck) - deeplink to payment

Assumptions:

DRAFT - Confidential

Sender is registered on MoneyZap

Document 1 of 1

My Computer
Network Neighborhood
My Documents
Internet Explorer
Lotus Notes
Microsoft Outlook
Clutter
Recycle Bin

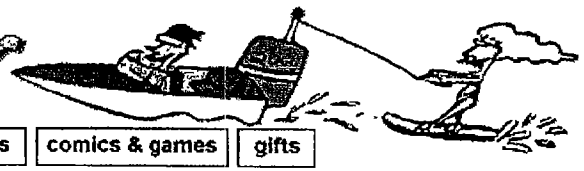
AmericanGreetings.com - Make your feelings CLICK! - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address http://www.americangreetings.com

american greetings .com

Celebrate Summer



online greetings | create & print | paper cards | comics & games | gifts

Wednesday, July 26

Farewell To Kathie Lee Greetings
CLICK HERE

Play the Junk Food Freak Game
CLICK HERE

Card Of The Day

7/26
Disabilities

Celebrate The Date

July Holidays
Celebrate Summer
National Anti-Boredom Month
1 Canada Day
4 Independence Day
4-10 Freedom Week
9-15 Baseball Week
14 Bastille Day (France)
16-22 Space Week

We offer more FREE greetings than any other place on the web!

What's New
Checkout the latest greetings, exciting information and unique benefits added to our site!

Holidays
Celebrate Summer | Bastille Day | Graduation | Celebrate the Date | more...

Just Because
Say Hi! | Get Together | Miss You | Kids | Sorry | Thinking of You | Between Women | more...

Friendship
Thinking of You | Funny | Between Women | Poet's Corner | Sunshine & Flowers | intuitions | more...

Love
Loving You | Cute | Funny | Making Up | Marry Me | Miss You | intuitions | Religious | more...

Birthday
Anyone | Family | Kids | Love | Over the Hill | Belated | Milestone | intuitions | Workplace | more...

Romantic Events
Anniversary | Engagement | Wedding

Featuring:

BABYZONE

Great Gift Ideas:

Wedding Gifts Unveiled

SAVE $10 off Roses

More Gift Ideas...

Special Picks!

Summer Survival

Start | AmericanGreetings.c... | Microsoft PowerPoint | 10:26 AM

AmericanGreetings.com: Just Because-Say "Hi"- - Microsoft Internet Explorer

http://www.americangreetings.com/greetingcard/pd/esearch.pd?LO=25&L1=101&L2=249&L3=11620&L4=0&L5=0

american greetings .com

online greetings | create & print | paper cards | comics & games | gifts

Wednesday, July 26

Choose A Category

Just Because

Just Because

- ▶ Say "Hi"
- Top Picks
- Care & Concern
- Get Together
- Funny
- Kids
- Miss You
- Religious
- Say "Hi"
- Sorry
- Thinking Of You
- Write Soon
- Write Your Own
- Beavis & Butt-head
- Between Women
- BuzzWires
- Computer Nerds
- Flip-Throughs
- Huggable Bears
- intuitions
- Joyous Psalms
- Oh, Baby!
- One to Another

Say "Hi" — **Showing 1 - 9 of 85** | Next ▶

Hi! (or is that Hi.com?)

NEW

Ask 'em how things are going!

Ask them what's shakin'!

NEW

Start a game of email tag!

NEW

Yo! What up?

Thank them for making your days richer.

NEW

Share a little FYI!

Just a note to keep in touch...

NEW

Ask 'em what's new!

Feedback

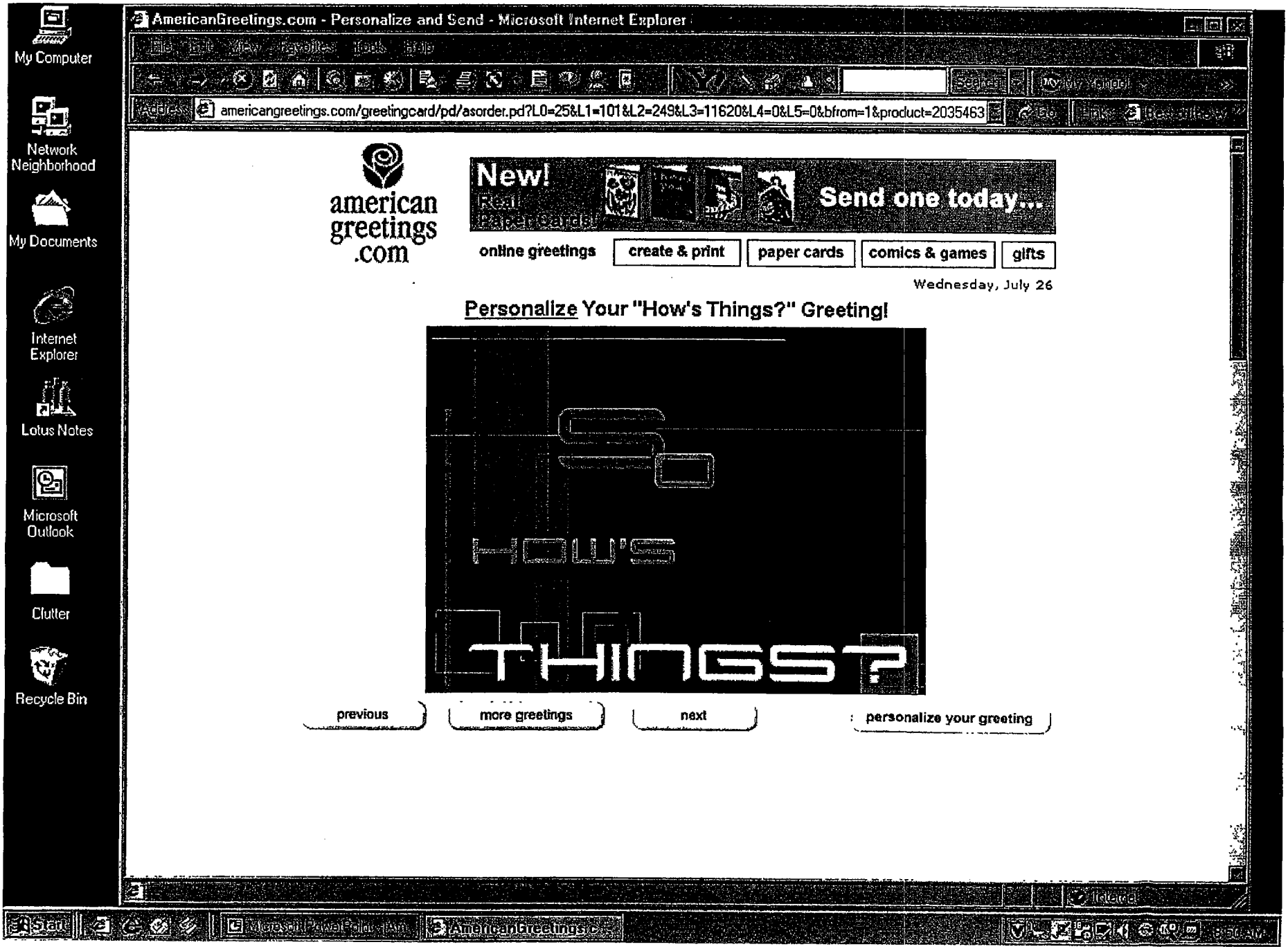
My husband and I really appreciate your web site. He travels a lot and your greetings help us to keep close and in touch with each other.

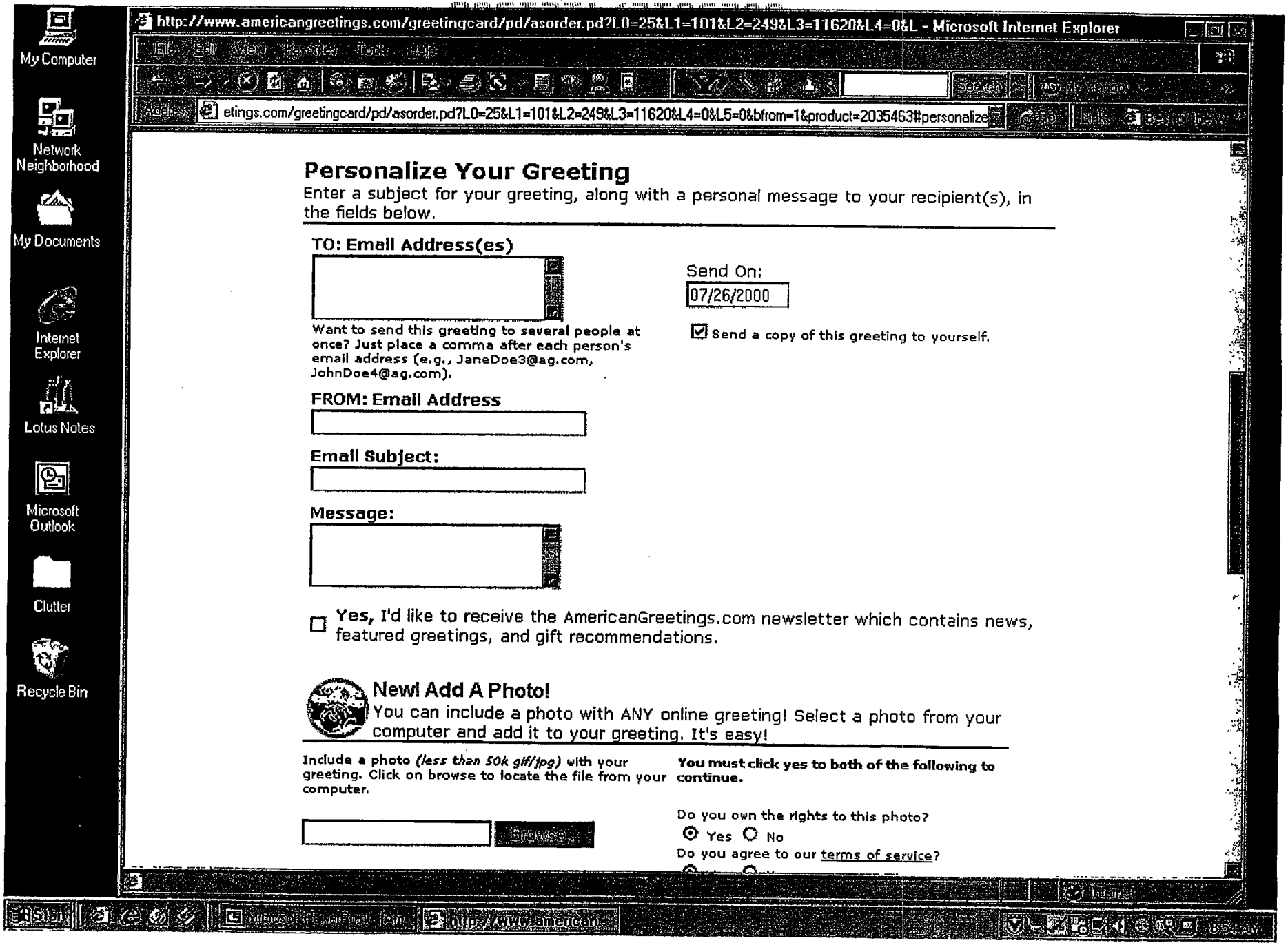
Margaret

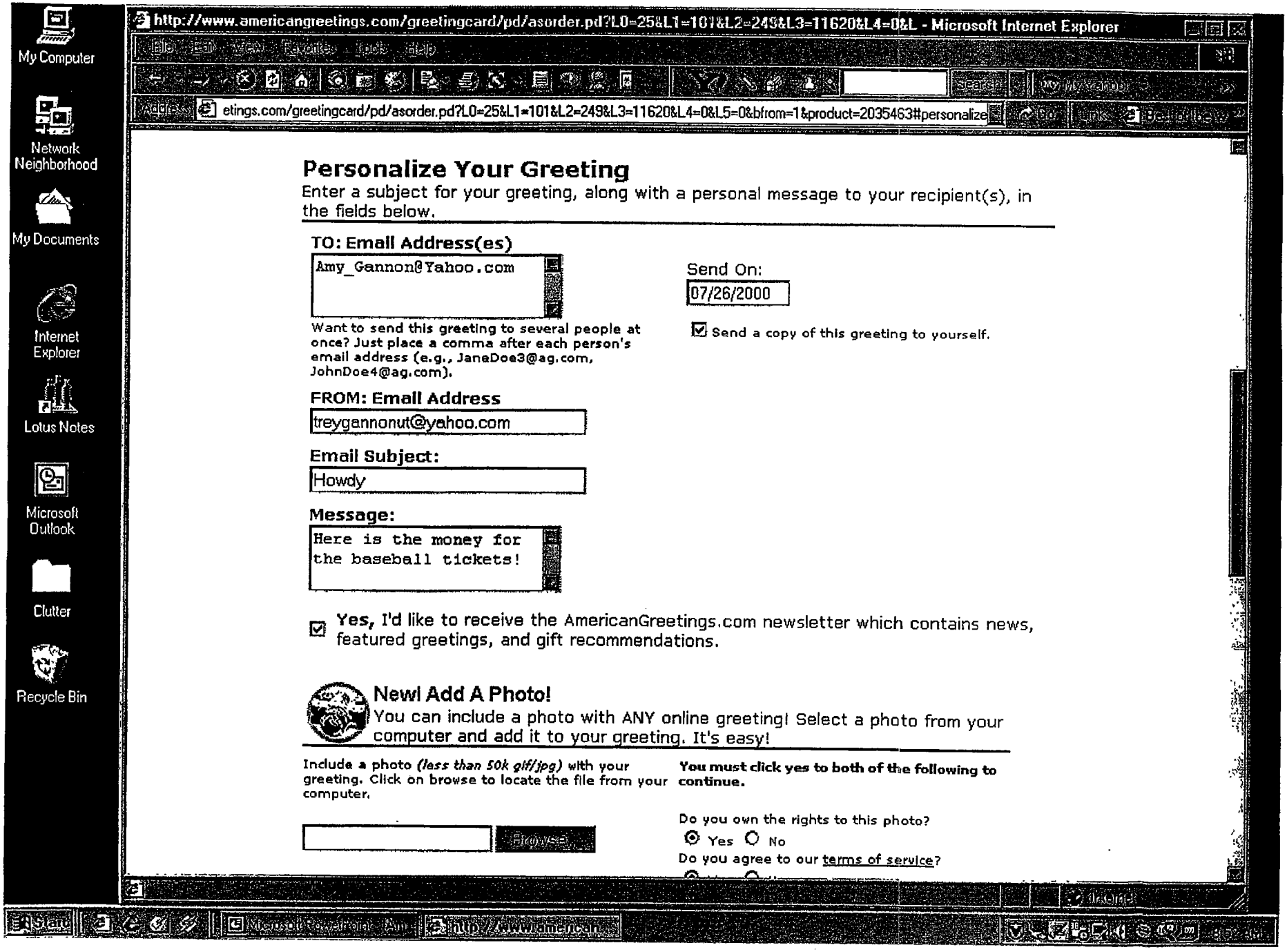
Tell us what you think

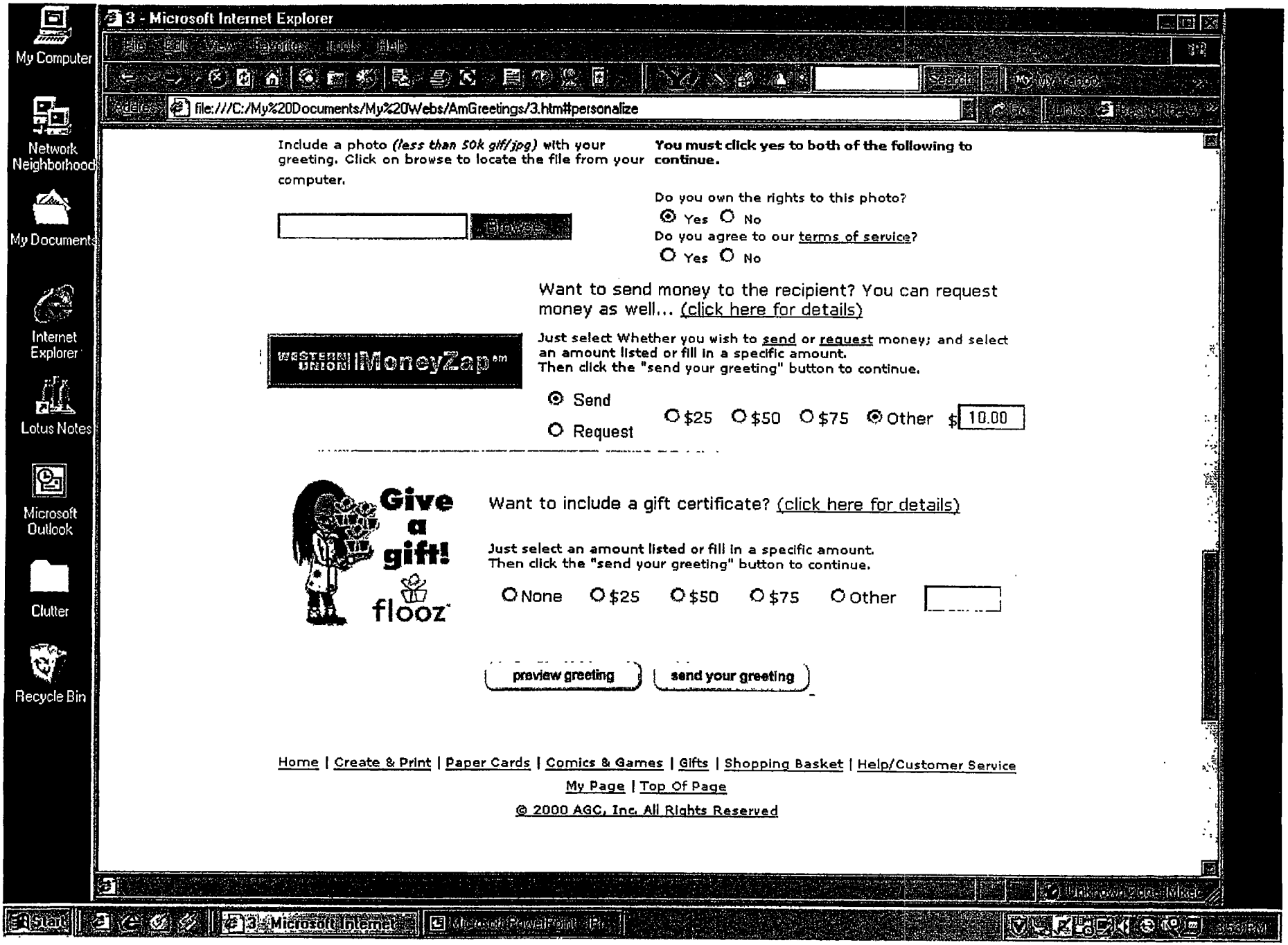
Say "Hi" — Showing 1 - 9 of 85 | Next ▶

Start | AmericanGreetings.c... | Microsoft PowerPoint - [my... | 10:28 AM


My Computer
Network Neighborhood
My Documents
Internet Explorer
Lotus Notes
Microsoft Outlook
Clutter
Recycle Bin
AmericanGreetings.com - Personalize and Send - Microsoft Internet Explorer
americangreetings.com/greetingcard/pd/asorder.pd?L0=25&L1=101&L2=249&L3=11620&L4=0&L5=0&bfrom=1&product=2035463
american greetings .com
New! Real Paper Cards
Send one today...
online greetings
create & print
paper cards
comics & games
gifts
Wednesday, July 26
Personalize Your "How's Things?" Greeting!
HOW'S
THINGS?
previous
more greetings
next
personalize your greeting


My Computer
Network Neighborhood
My Documents
Internet Explorer
Lotus Notes
Microsoft Outlook
Clutter
Recycle Bin
http://www.americangreetings.com/greetingcard/pd/asorder.pd?L0=25&L1=101&L2=249&L3=11620&L4=0&L - Microsoft Internet Explorer
etings.com/greetingcard/pd/asorder.pd?L0=25&L1=101&L2=249&L3=11620&L4=0&L5=0&bfrom=1&product=2035463#personalize
Personalize Your Greeting
Enter a subject for your greeting, along with a personal message to your recipient(s), in the fields below.
TO: Email Address(es)
Send On:
07/26/2000
Want to send this greeting to several people at once? Just place a comma after each person's email address (e.g., JaneDoe3@ag.com, JohnDoe4@ag.com).
Send a copy of this greeting to yourself.
FROM: Email Address
Email Subject:
Message:
Yes, I'd like to receive the AmericanGreetings.com newsletter which contains news, featured greetings, and gift recommendations.
New! Add A Photo!
You can include a photo with ANY online greeting! Select a photo from your computer and add it to your greeting. It's easy!
Include a photo (less than 50k gif/jpg) with your greeting. Click on browse to locate the file from your computer.
Browse...
You must click yes to both of the following to continue.
Do you own the rights to this photo?
Yes
No
Do you agree to our terms of service?


My Computer
Network Neighborhood
My Documents
Internet Explorer
Lotus Notes
Microsoft Outlook
Clutter
Recycle Bin
http://www.americangreetings.com/greetingcard/pd/asorder.pd?L0=25&L1=101&L2=249&L3=11620&L4=0&L - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Address etings.com/greetingcard/pd/asorder.pd?L0=25&L1=101&L2=249&L3=11620&L4=0&L5=0&bfrom=1&product=2035463#personalize
Personalize Your Greeting
Enter a subject for your greeting, along with a personal message to your recipient(s), in the fields below.
TO: Email Address(es)
Amy_Gannon@Yahoo.com
Want to send this greeting to several people at once? Just place a comma after each person's email address (e.g., JaneDoe3@ag.com, JohnDoe4@ag.com).
Send On:
07/26/2000
Send a copy of this greeting to yourself.
FROM: Email Address
treygannonut@yahoo.com
Email Subject:
Howdy
Message:
Here is the money for the baseball tickets!
Yes, I'd like to receive the AmericanGreetings.com newsletter which contains news, featured greetings, and gift recommendations.
New! Add A Photo!
You can include a photo with ANY online greeting! Select a photo from your computer and add it to your greeting. It's easy!
Include a photo (less than 50k gif/jpg) with your greeting. Click on browse to locate the file from your computer.
Browse...
You must click yes to both of the following to continue.
Do you own the rights to this photo?
Yes No
Do you agree to our terms of service?
Start


3 - Microsoft Internet Explorer
file:///C:/My%20Documents/My%20Webs/AmGreetings/3.htm#personalize
My Computer
Network Neighborhood
My Documents
Internet Explorer
Lotus Notes
Microsoft Outlook
Clutter
Recycle Bin
Include a photo (less than 50k gif/jpg) with your greeting. Click on browse to locate the file from your computer.
Browse...
You must click yes to both of the following to continue.
Do you own the rights to this photo?
Yes No
Do you agree to our terms of service?
Yes No
Want to send money to the recipient? You can request money as well... (click here for details)
WESTERN UNION MoneyZap℠
Just select Whether you wish to send or request money; and select an amount listed or fill in a specific amount.
Then click the "send your greeting" button to continue.
Send
Request
$25 $50 $75 Other $ 10.00
Give a gift!
flooz
Want to include a gift certificate? (click here for details)
Just select an amount listed or fill in a specific amount.
Then click the "send your greeting" button to continue.
None $25 $50 $75 Other
preview greeting
send your greeting
Home | Create & Print | Paper Cards | Comics & Games | Gifts | Shopping Basket | Help/Customer Service
My Page | Top Of Page
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Western Union MoneyZap - Microsoft Internet Explorer

https://www.moneyzap.com/main.asp

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WESTERN UNION MoneyZap℠

SEND AND RECEIVE MONEY EASILY OVER THE INTERNET

MY ACCOUNT

User ID | Password | Send Money | GO

Forgot your password?

NEW USER

First time user?
Click here for easy registration

REGISTER

SEND MONEY | REQUEST MONEY

Send and receive money online,
with confidence,
backed by Western Union.
Now the MoneyZap transaction fee
is waived.

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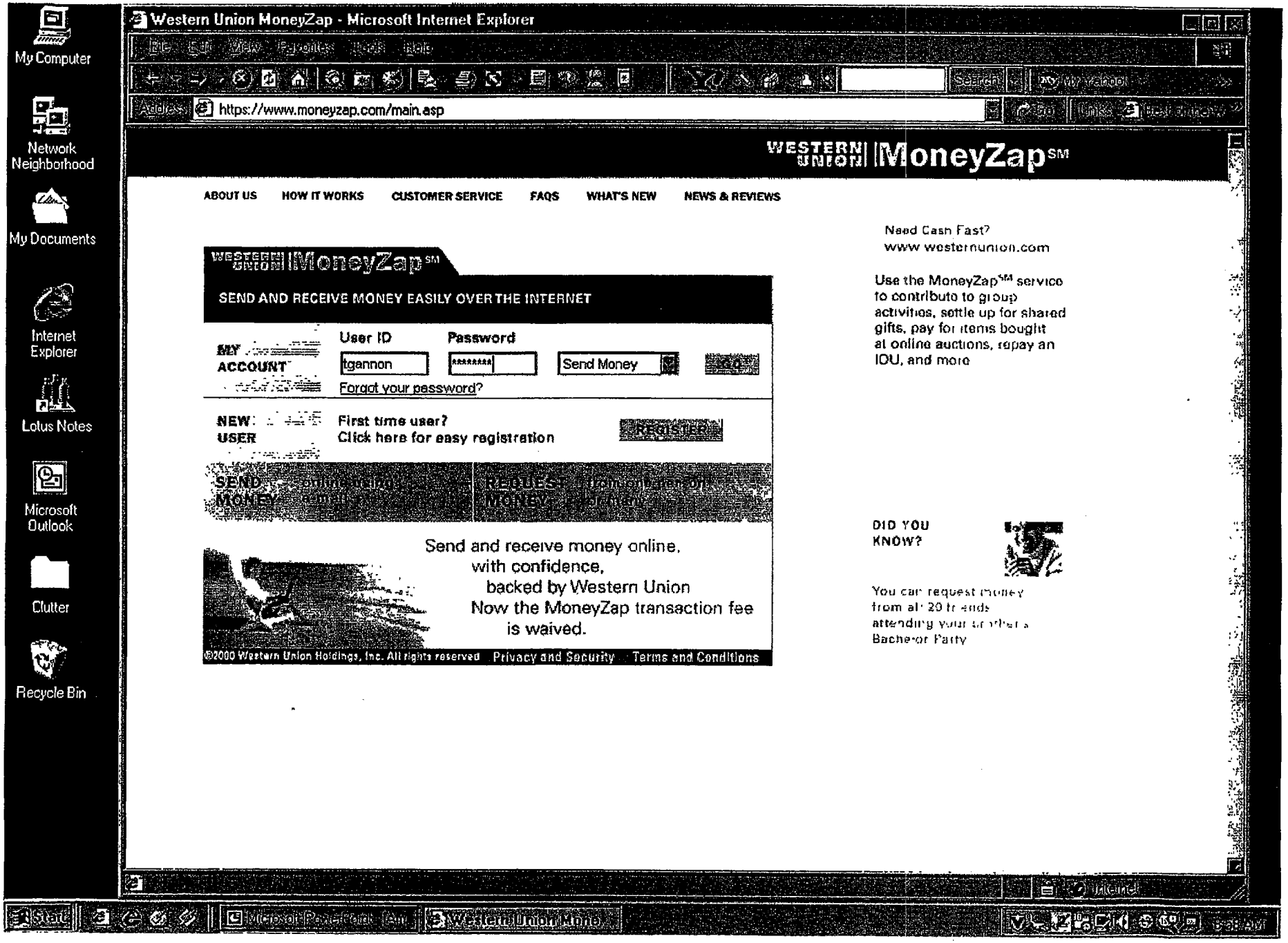
Need Cash Fast?
www.westernunion.com

Use the MoneyZap℠ service to contribute to group activities, settle up for shared gifts, pay for items bought at online auctions, repay an IOU, and more

DID YOU KNOW?

You can pay for the bicycle you found in the local classifieds.


My Computer
Network Neighborhood
My Documents
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Microsoft Outlook
Clutter
Recycle Bin
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MY ACCOUNT
User ID
Password
tgannon
Send Money
Forgot your password?
NEW USER
First time user?
Click here for easy registration
REGISTER
Send and receive money online,
with confidence,
backed by Western Union
Now the MoneyZap transaction fee
is waived.
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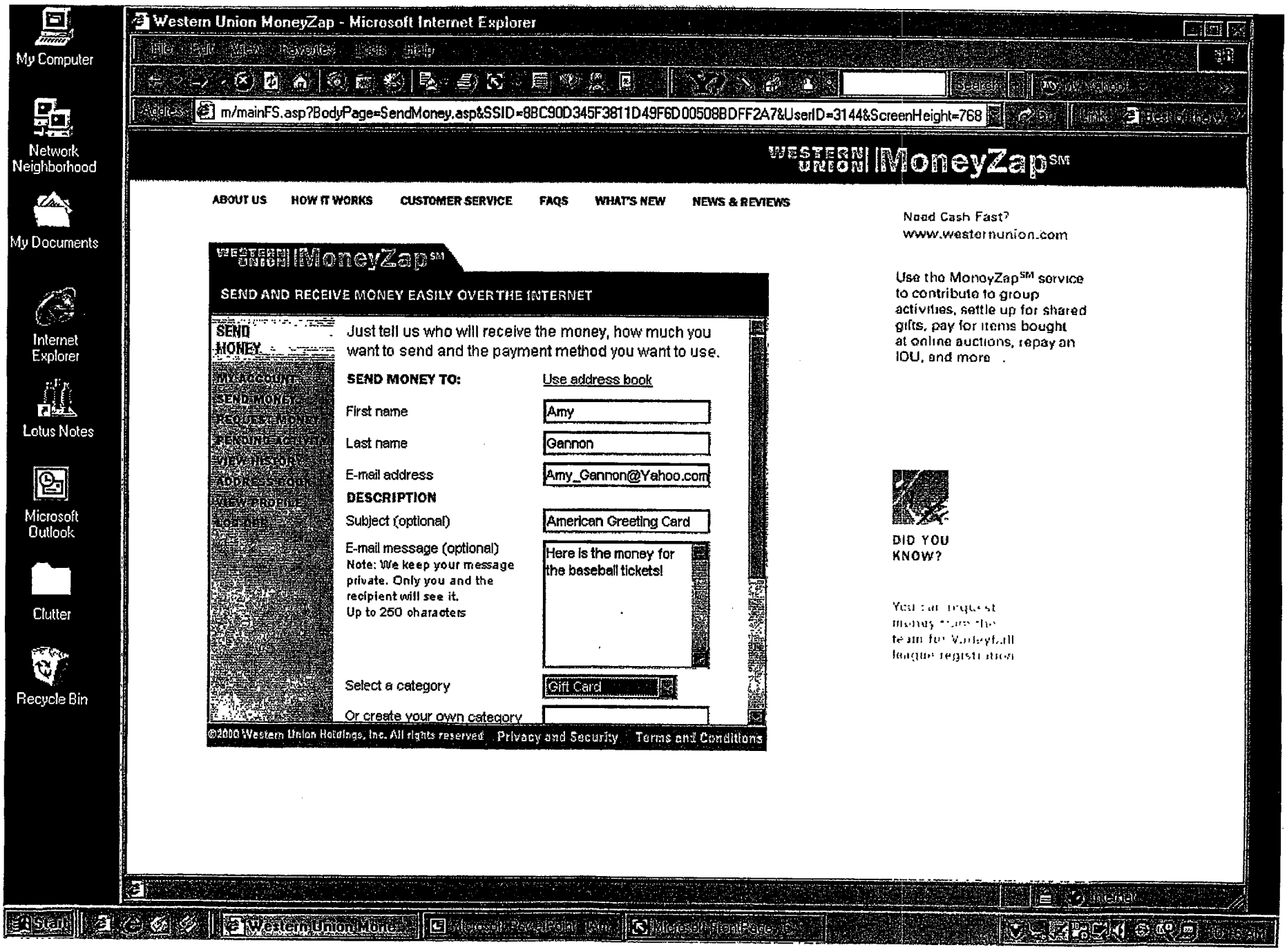
DID YOU KNOW?
Bachelor Party
Start
Western Union Mone


My Computer
Network Neighborhood
My Documents
Internet Explorer
Lotus Notes
Microsoft Outlook
Clutter
Recycle Bin
Western Union MoneyZap - Microsoft Internet Explorer
m/mainFS.asp?BodyPage=SendMoney.asp&SSID=8BC90D345F3811D49F6D00508BDFF2A7&UserID=3144&ScreenHeight=768
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NEWS & REVIEWS
SEND AND RECEIVE MONEY EASILY OVER THE INTERNET
SEND MONEY
Just tell us who will receive the money, how much you want to send and the payment method you want to use.
SEND MONEY TO:
Use address book
First name
Amy
Last name
Gannon
E-mail address
Amy_Gannon@Yahoo.com
DESCRIPTION
Subject (optional)
American Greeting Card
E-mail message (optional)
Note: We keep your message private. Only you and the recipient will see it.
Up to 250 characters
Here is the money for the baseball tickets!
Select a category
Gift Card
Or create your own category
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DID YOU KNOW?
Start
Western Union Mone...

Western Union MoneyZap - Microsoft Internet Explorer

m/mainFS.asp?BodyPage=my_account.asp&SSID=8BC90DE55F3811D49F6D00508BDFF2A7&UserID=3144&ScreenHeight=768

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WESTERN UNION MoneyZap℠

SEND AND RECEIVE MONEY EASILY OVER THE INTERNET

E-mail message (optional)
Note: We keep your message private. Only you and the recipient will see it.
Up to 250 characters

Here is the money for the baseball tickets

Select a category: Gift Card

Or create your own category:

AMOUNT

Amount you are sending: $ 10.00

CHOOSE PAYMENT METHOD

First Data Card

CANCEL | CONTINUE

For added security you may be contacted by a MoneyZap customer service representative for further validation of this transaction.

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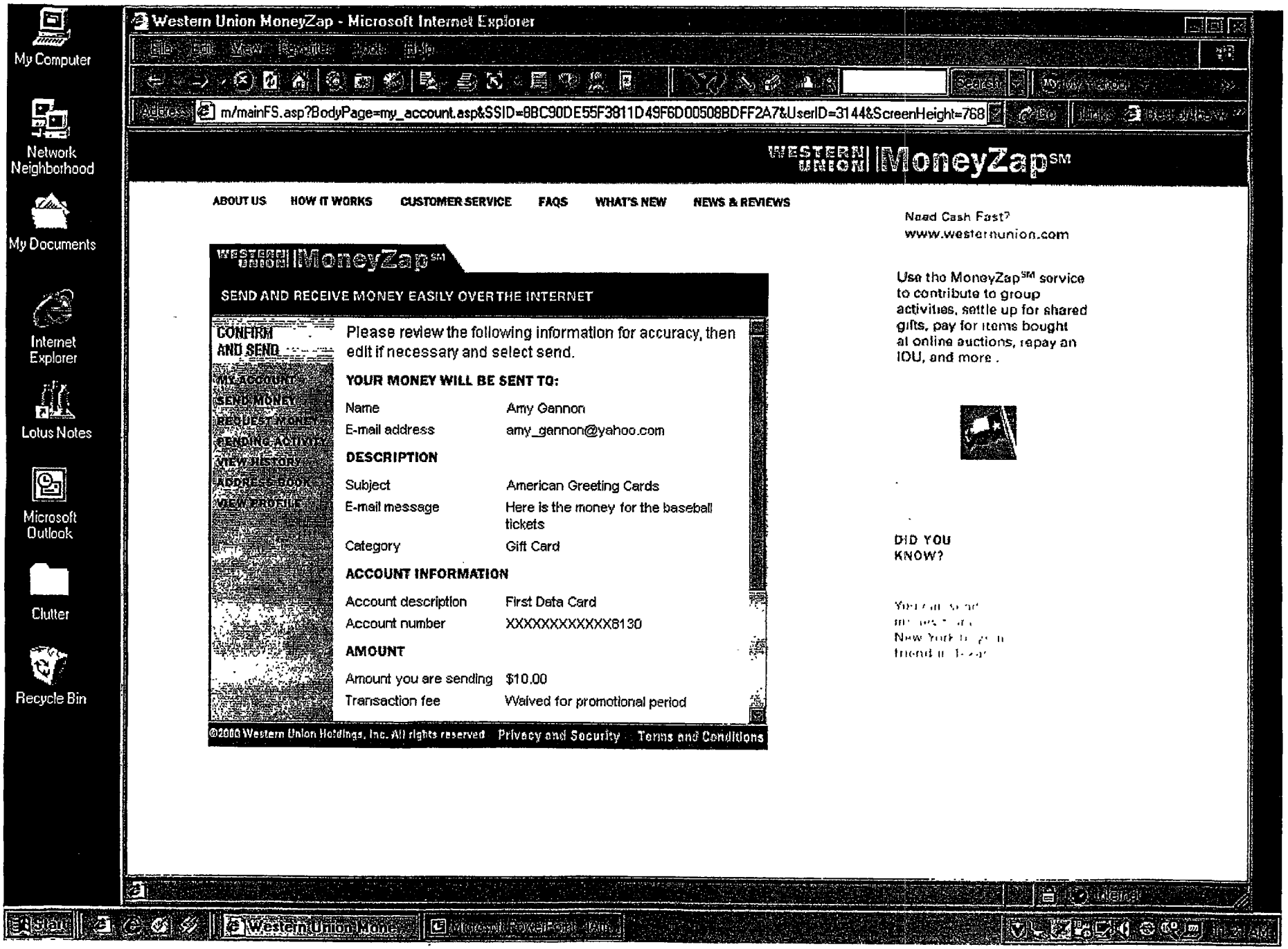
DID YOU KNOW?

You can pay a colleague back for lunch


My Computer
Network Neighborhood
My Documents
Internet Explorer
Lotus Notes
Microsoft Outlook
Clutter
Recycle Bin
Western Union MoneyZap - Microsoft Internet Explorer
m/mainFS.asp?BodyPage=my_account.asp&SSID=8BC90DE55F3811D49F6D00508BDFF2A7&UserID=3144&ScreenHeight=768
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SEND AND RECEIVE MONEY EASILY OVER THE INTERNET
CONFIRM AND SEND
MY ACCOUNT
SEND MONEY
REQUEST MONEY
SENDING ACTIVITY
VIEW HISTORY
ADDRESS BOOK
VIEW PROFILE
Please review the following information for accuracy, then edit if necessary and select send.
YOUR MONEY WILL BE SENT TO:
Name
Amy Gannon
E-mail address
amy_gannon@yahoo.com
DESCRIPTION
Subject
American Greeting Cards
E-mail message
Here is the money for the baseball tickets
Category
Gift Card
ACCOUNT INFORMATION
Account description
First Data Card
Account number
XXXXXXXXXXXX8130
AMOUNT
Amount you are sending
$10.00
Transaction fee
Waived for promotional period
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Terms and Conditions
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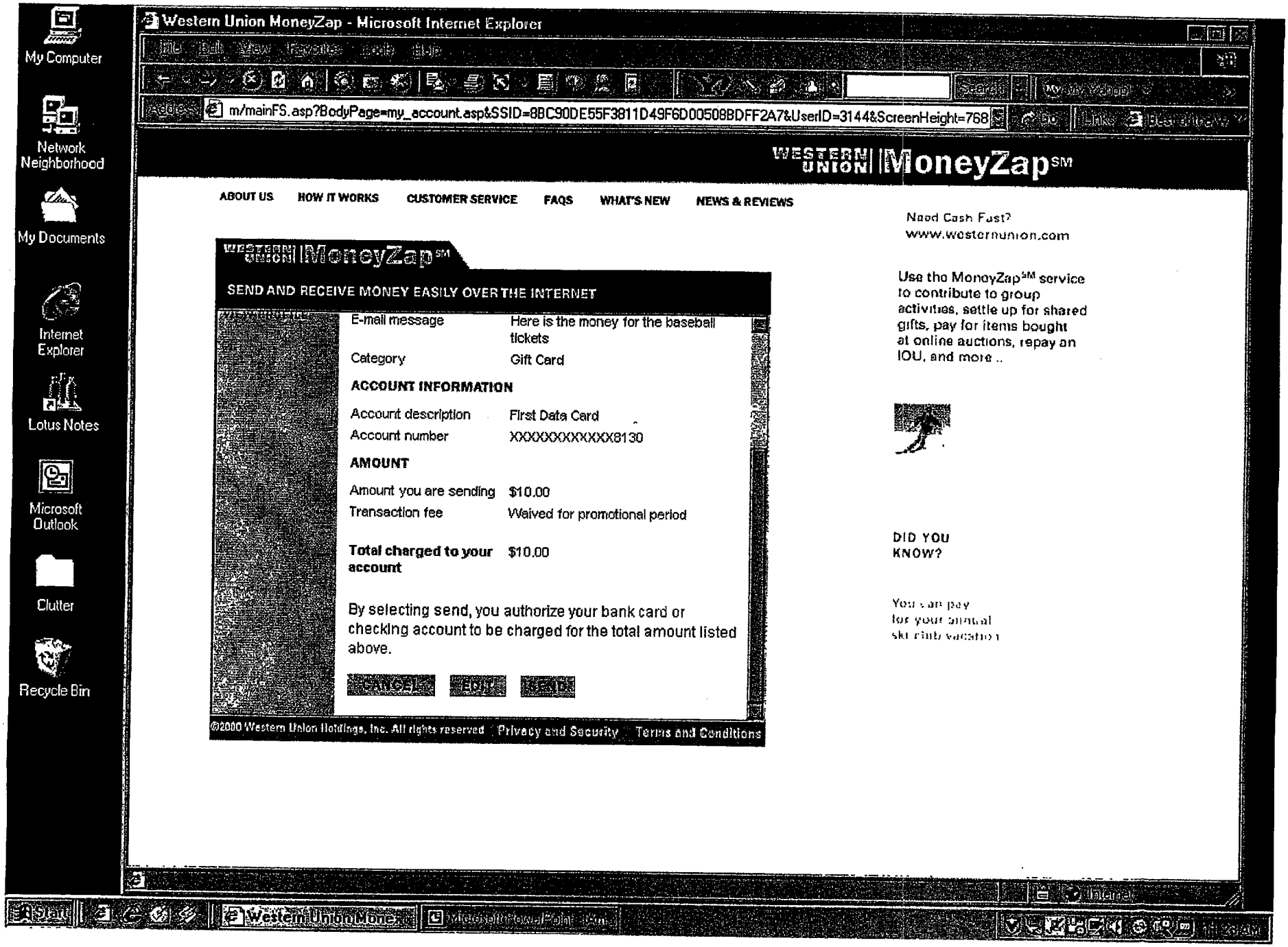
DID YOU KNOW?
Start
Western Union Money...


Western Union MoneyZap - Microsoft Internet Explorer
m/mainFS.asp?BodyPage=my_account.asp&SSID=8BC90DE55F3811D49F6D00508BDFF2A7&UserID=3144&ScreenHeight=768
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NEWS & REVIEWS
WESTERN UNION MoneyZap℠
SEND AND RECEIVE MONEY EASILY OVER THE INTERNET
E-mail message
Here is the money for the baseball tickets
Category
Gift Card
ACCOUNT INFORMATION
Account description
First Data Card
Account number
XXXXXXXXXXXX8130
AMOUNT
Amount you are sending
$10.00
Transaction fee
Waived for promotional period
Total charged to your account
$10.00
By selecting send, you authorize your bank card or checking account to be charged for the total amount listed above.
CANCEL
EDIT
SEND
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Need Cash Fast?
www.westernunion.com
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DID YOU KNOW?
My Computer
Network Neighborhood
My Documents
Internet Explorer
Lotus Notes
Microsoft Outlook
Clutter
Recycle Bin
Start
Western Union Mone...

Western Union MoneyZap - Microsoft Internet Explorer

om/mainFS.asp

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WESTERN UNION MoneyZap℠

SEND AND RECEIVE MONEY EASILY OVER THE INTERNET

MY ACCOUNT
SEND MONEY
REQUEST MONEY
PENDING ACTIVITY
VIEW HISTORY
ADDRESS BOOK
VIEW PROFILE

Thank you. Your payment is on its way. A confirmation of this transaction will be e-mailed to you. To track the status of your transaction select the "My Account" link.

CONTINUE

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Need Cash Fast?
www.westernunion.com

Use the MoneyZap℠ service to contribute to group activities, settle up for shared gifts, pay for items bought at online auctions, repay an IOU, and more .

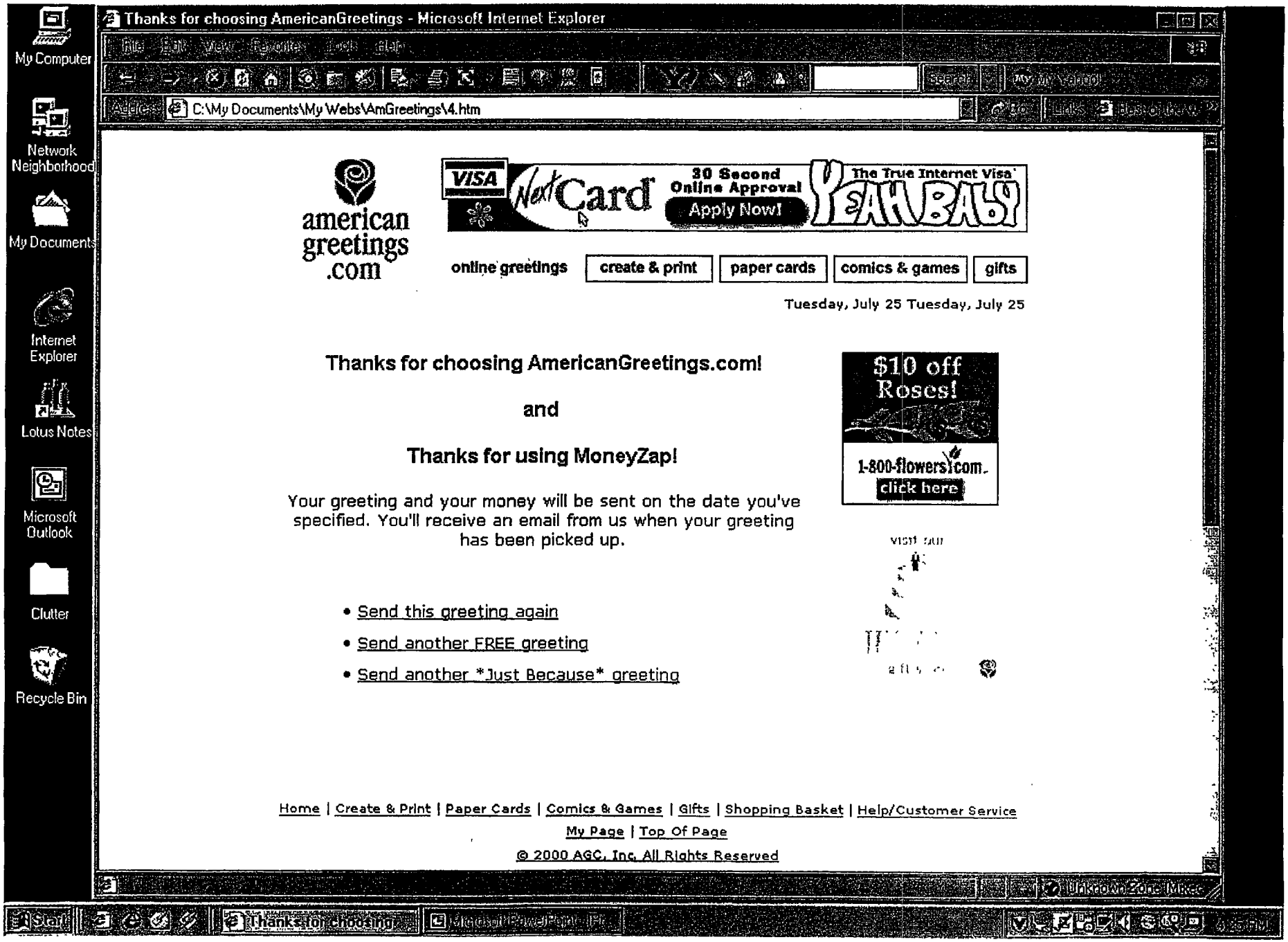
DID YOU KNOW?

You can request money from office pals for Ellen's retirement gift

Done

Internet

Start | Western Union Mone... | Microsoft PowerPoint


My Computer
Network Neighborhood
My Documents
Internet Explorer
Lotus Notes
Microsoft Outlook
Clutter
Recycle Bin
Thanks for choosing AmericanGreetings - Microsoft Internet Explorer
C:\My Documents\My Webs\AmGreetings\4.htm
american greetings .com
VISA NextCard 30 Second Online Approval Apply Now! The True Internet Visa YEAH BABY
online greetings
create & print
paper cards
comics & games
gifts
Tuesday, July 25 Tuesday, July 25
Thanks for choosing AmericanGreetings.com!
and
Thanks for using MoneyZap!
Your greeting and your money will be sent on the date you've specified. You'll receive an email from us when your greeting has been picked up.
$10 off Roses!
1-800-flowers.com
click here
Send this greeting again
Send another FREE greeting
Send another *Just Because* greeting
Home | Create & Print | Paper Cards | Comics & Games | Gifts | Shopping Basket | Help/Customer Service
My Page | Top Of Page
© 2000 AGC, Inc. All Rights Reserved
Start
Thanks for choosing

My Computer

Network Neighborhood

My Documents

Internet Explorer

Lotus Notes

Microsoft Outlook

Clutter

Recycle Bin

FW: Your American Greetings Card - Message (HTML)

File Edit View Insert Format Tools Actions Help

Reply Reply to All Forward

From: [redacted]

To: [redacted]

Cc:

Subject: FW: Your American Greetings Card

american greetings .com

WESTERN UNION MoneyZap℠

this is as simple as payments get

Congratulations!
You have just received an electronic greeting.

To view your greeting, simply click on this link:
http://www.americangreetings.com/pickup.pd?i=76111930&m=2801

If your e-mail doesn't recognize the above address as a link, simply copy and paste it in your browser address window. We hope you enjoy your special greeting. If you have any comments or questions, please let us know at http://www.americangreetings.com/customer/emailus.pd.

We'd love to hear from you!

Chris
AmericanGreetings.com Customer Service
mailto:chris@americangreetings.com

The Western Union Money Zap service puts forth its best efforts to handle all of your transfers properly. However, we shall incur no liability if we are unable to complete or properly make any transfers because of the existence of system or equipment failure, inadequate account funds, improper e-mail address, recipients or senders inability to access the Internet, legal interception of funds or other circumstances beyond our control. Please read the complete Terms and Conditions at www.moneyzap.com for additional detail

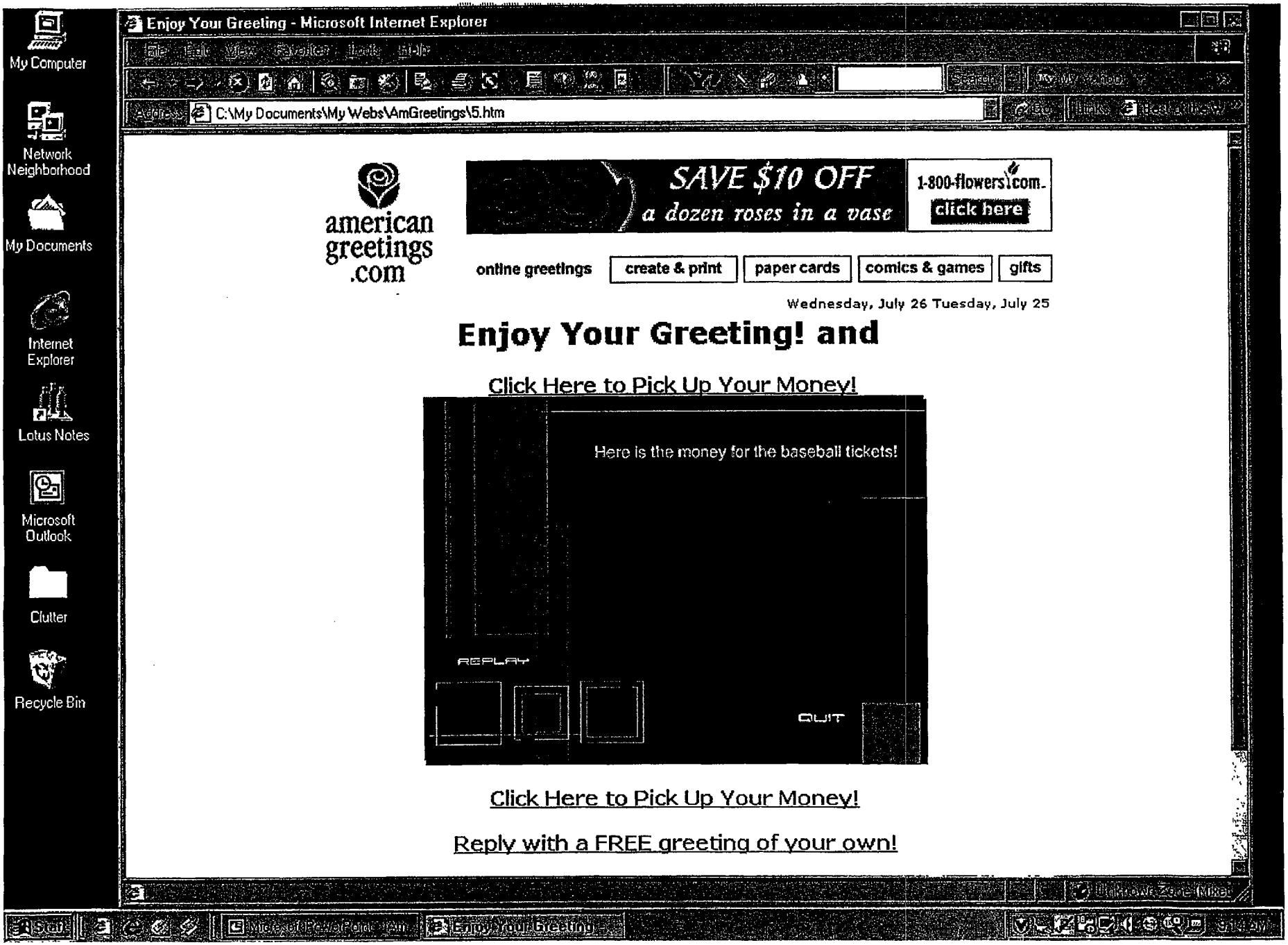
Thank you for using MoneyZap, the fastest way to receive money.

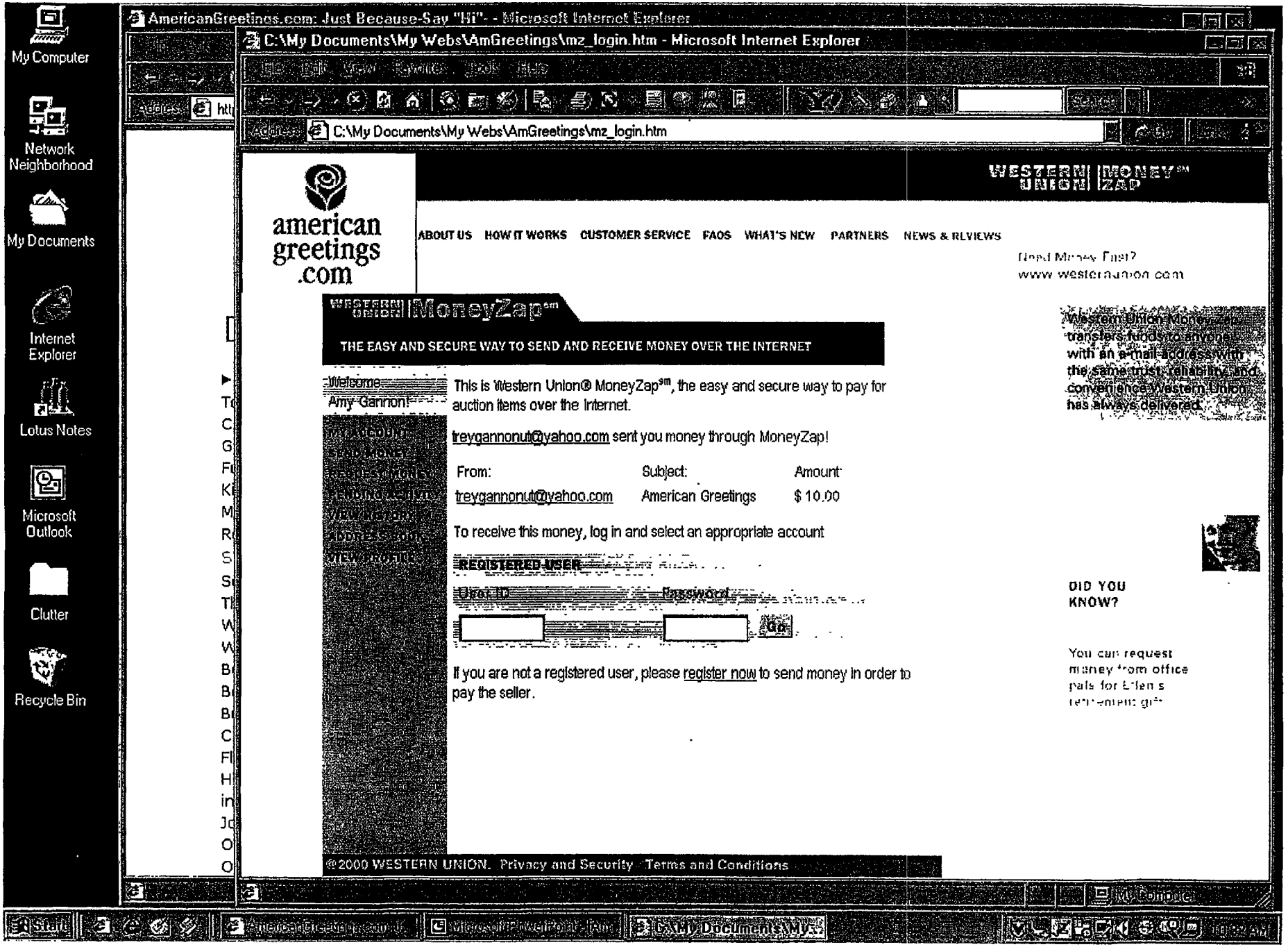
©2000 WESTERN UNION. Privacy and Security Terms and Conditions

Start

Microsoft PowerPoint

FW: Your American Greet...


My Computer
Network Neighborhood
My Documents
Internet Explorer
Lotus Notes
Microsoft Outlook
Clutter
Recycle Bin
Enjoy Your Greeting - Microsoft Internet Explorer
C:\My Documents\My Webs\AmGreetings\5.htm
american greetings .com
SAVE $10 OFF
a dozen roses in a vase
1-800-flowers.com
click here
online greetings
create & print
paper cards
comics & games
gifts
Wednesday, July 26 Tuesday, July 25
Enjoy Your Greeting! and
Click Here to Pick Up Your Money!
Here is the money for the baseball tickets!
REPLAY
QUIT
Click Here to Pick Up Your Money!
Reply with a FREE greeting of your own!


AmericanGreetings.com: Just Because-Say "Hi" - Microsoft Internet Explorer
C:\My Documents\My Webs\AmGreetings\mz_login.htm - Microsoft Internet Explorer
C:\My Documents\My Webs\AmGreetings\mz_login.htm
WESTERN UNION MONEY ZAP
american greetings .com
ABOUT US HOW IT WORKS CUSTOMER SERVICE FAQS WHAT'S NEW PARTNERS NEWS & RLVIEWS
Need Money Fast?
www.westernunion.com
WESTERN UNION MoneyZap℠
THE EASY AND SECURE WAY TO SEND AND RECEIVE MONEY OVER THE INTERNET
Welcome Amy Gannon!
This is Western Union® MoneyZap℠, the easy and secure way to pay for auction items over the Internet.
treygannonut@yahoo.com sent you money through MoneyZap!
From: Subject: Amount:
treygannonut@yahoo.com American Greetings $ 10.00
To receive this money, log in and select an appropriate account
REGISTERED USER
User ID Password
Go
If you are not a registered user, please register now to send money in order to pay the seller.
Western Union MoneyZap transfers funds to anyone with an e-mail address with the same trust, reliability, and convenience Western Union has always delivered.
DID YOU KNOW?
You can request money from office pals for Ellen's retirement gift
©2000 WESTERN UNION. Privacy and Security Terms and Conditions
My Computer
Network Neighborhood
My Documents
Internet Explorer
Lotus Notes
Microsoft Outlook
Clutter
Recycle Bin
Start

New Page 1 - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address C:\My Documents\My Webs\MoneyZap\BlueMountainStart.htm

go to my excite

E-CARDS | ADDRESS BOOK | SCREEN SAVERS | SHOPS | WHAT'S NEW

Father's Day
June 18

click!

Blue Mountain℠
part of the excite family

Send free electronic greetings!

Select a Category GO

*4th of July

click!

Friends | :) eMail Week | Send Birthday Chocolates | Summer

Diabetes Awareness | Father's Day Poetry | Vacation | 4th of July in your own voice

ITALIANO FRANÇAIS ESPAÑOL DEUTSCH PORTUGUÊS KOREAN JAPANESE CHINESE

Send ProFlowers

Card Of The Day

June
Adopt a Shelter Cat Mo
Candy Month
Pride Month
Rose Month
12-18 eMail Week
12-18 Little League Wk
18-24 Forgiveness Week
18-24 Take Pet to Work
19 World Sauntering Day
20 Summer Solstice
20 Summer Begins
23 Luxembourg
24 St. Jean Baptiste Day
25 Mozambique
25 Slovenia
26 Madagascar
26 Beauticians Day
27 Djibouti
29 Peter & Paul (Ortho)

Every Day

Business | Chinese Horoscopes | College | Friends | Games | Health & Wellness | Horoscopes | Humor | Susan Polis Schutz Poetry | Thank You | Thank You Chocolates | Wacky Holidays | Women | You're Welcome

Stay In Touch

Between Friends | Coffee Break | eNotes | Have A Nice Day | Hi | Say Hi with Chocolates | Miss You | Please Write | Thinking of You | Voice Cards

Birthday

* Birthday Card of the Week *

Interactive Birthday | Birthday | Birthday Chocolates | Cake & Balloons | Family Birthday | Wacky Birthday | Over the Hill | Belated Birthday | Horoscopes

Interests and Professions

Computers | Left-Handers | Professions | Recipes | Sports | Teachers | Vegetarianism

Events & Milestones

Bon-Voyage | College | Farewell | Graduation | Invitations | New Home | Retirement | Vacation | Wedding/Anniversary | Welcome Back

Start New Page 1 - Microsoft ... 5:57 PM

Blue Mountain - Microsoft Internet Explorer - [Working Offline]

C:\My Documents\My Webs\MoneyZap\blue_mountain.htm

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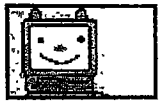
comul

Blue Mountain | Excite | Please Write

Web page unavailable offline

Personalize and send FREE eCards below!

We met on-line
by Karen Lyn Morse



I heard your computer had a bug....
by Daphne

Welcome to Cyberspace
by Ashley

Welcome on-line!
by Susie

Congratulations!
(on your new arrival)
by Susie

Little bird
by Cristie

Happy Y2K...
by Karen Lyn Morse

New E-mail Address
by Dale B.

Related Cards
Please Write

Send Fresh Flowers!

Frequently Asked Questions Advertise on Blue Mountain Press Releases Jobs@Excite

You can personalize and SEND this Card NOW - Microsoft Internet Explorer - [Working Offline]

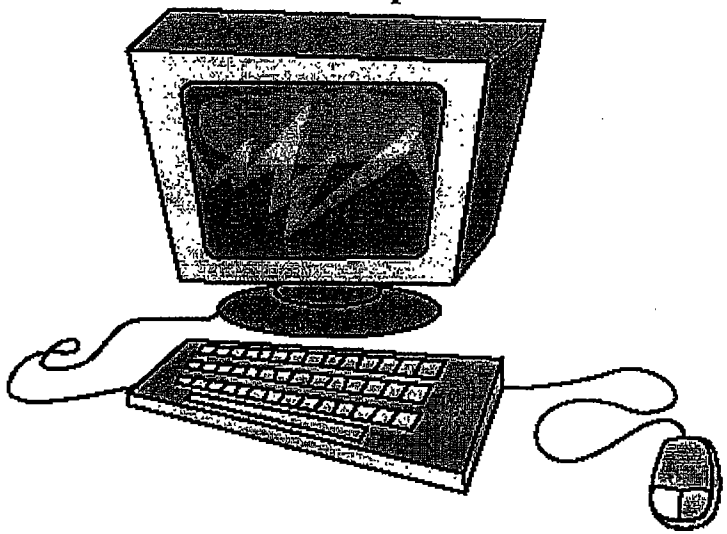
File Edit View Favorites Tools Help

Address C:\My Documents\My Webs\MoneyZap\BlueMountainArtsComputer.htm

You can **personalize and SEND** this Card NOW!

Courtesy of Blue Mountain Arts

To Recipient



"CLICK ON THE MOUSE!"

I've got a new e-mail address!
(your e-mail address here)

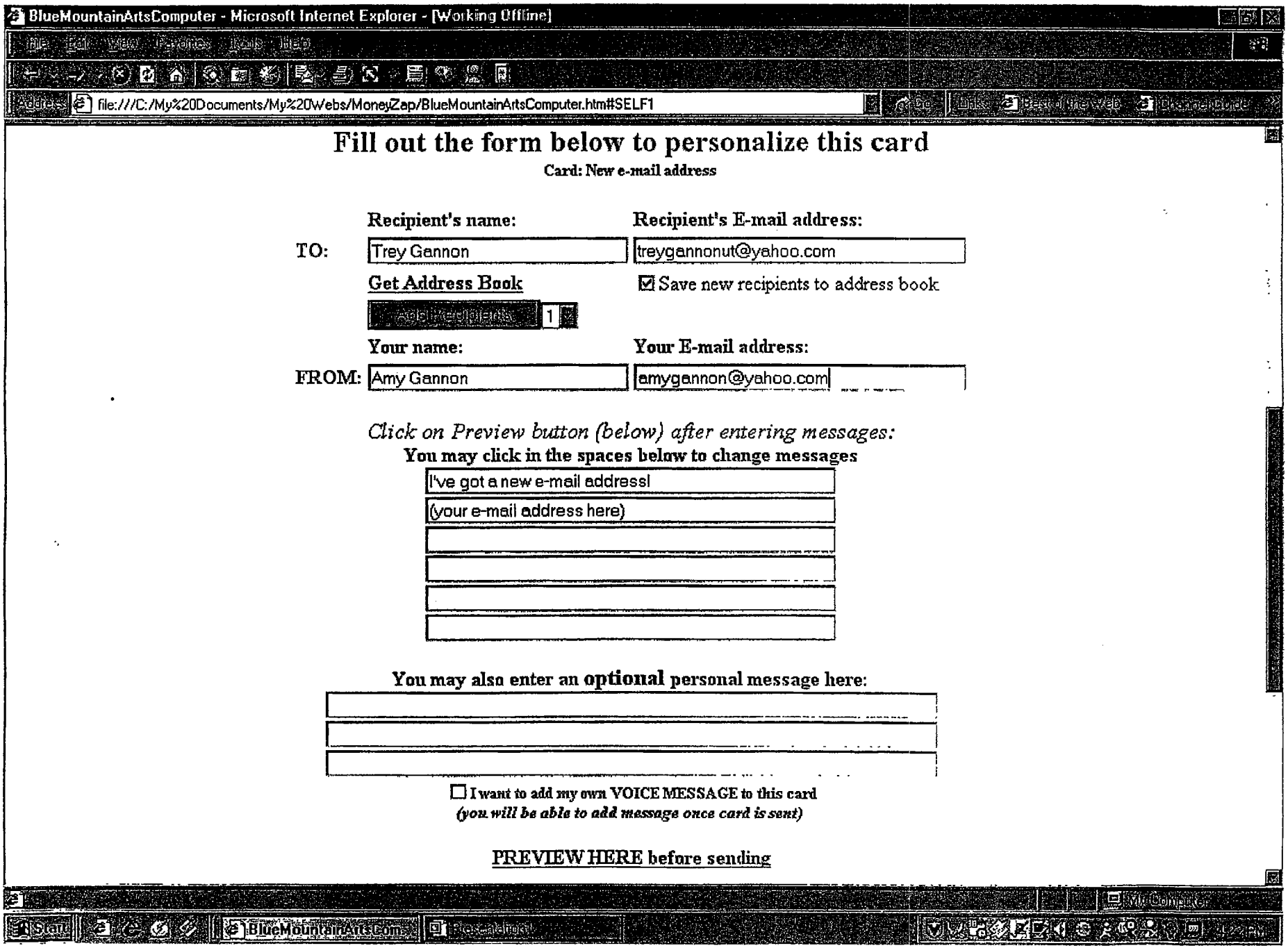
- Sender

Fill out the form below to personalize this card

Card: New e-mail address

Done

Start | You can personalize... | Presentation1


BlueMountainArtsComputer - Microsoft Internet Explorer - [Working Offline]
file:///C:/My%20Documents/My%20Webs/MoneyZap/BlueMountainArtsComputer.htm#SELF1
Fill out the form below to personalize this card
Card: New e-mail address
Recipient's name:
Recipient's E-mail address:
TO:
Trey Gannon
treygannonut@yahoo.com
Get Address Book
Save new recipients to address book
Add Recipients
1
Your name:
Your E-mail address:
FROM:
Amy Gannon
amygannon@yahoo.com
Click on Preview button (below) after entering messages:
You may click in the spaces below to change messages
I've got a new e-mail address!
(your e-mail address here)
You may also enter an optional personal message here:
I want to add my own VOICE MESSAGE to this card
(you will be able to add message once card is sent)
PREVIEW HERE before sending
Start
BlueMountainArts.com
My Computer

Please send me a copy of this card - Microsoft Internet Explorer

Address C:\My Documents\My Webs\MoneyZap\Blue4.htm

☑ **Please send me a copy of this card (Recommended)**

☐ **Please notify me when the recipient views his or her card**

Click the MoneyZap℠ button to send money to the Recipient!
(You can request money as well! Tell me how...)

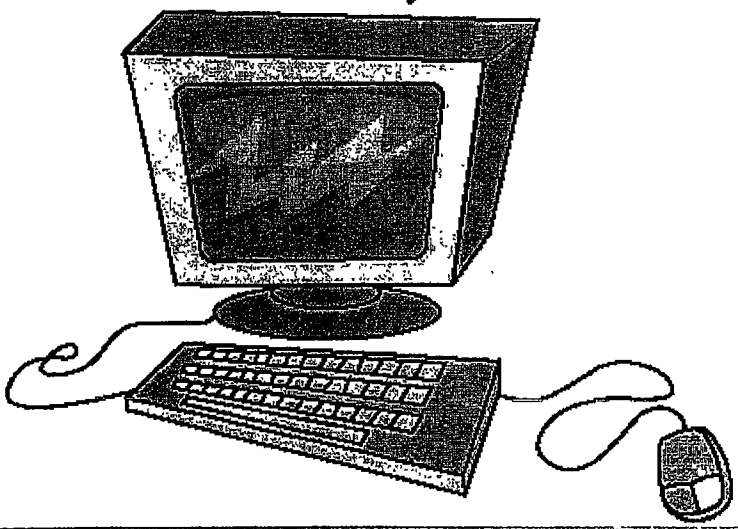
WESTERN UNION MoneyZap℠

To Finish: Select Date and click on SEND: (For European and Asian time zones send a day earlier)

IMMEDIATE **SEND or EDIT**

Sending indicates your agreement with our Website rules

To amy



Start | Please send me a co... | My Computer

Western Union - Money Zap - The easy way to send money on the internet - Microsoft Internet Explorer - [Working Offline]

file:///C:/My%20Documents/My%20Webs/MoneyZap/mz_mainFSSign_card.htm?AffiliateID=4356

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part of the excite family

WESTERN UNION MoneyZap℠

Click Here to go to Blue Mountain | Excite

WESTERN UNION MoneyZap℠

THE EASY AND SECURE WAY TO SEND AND RECEIVE MONEY OVER THE INTERNET

MY ACCOUNT | User ID | Password | My Account | GO

NEW USER | First time user? Click here for easy registration | Register

SEND MONEY ... online to anyone with ... | REQUEST MONEY ... from anyone ...

this is as simple as payments get

Western Union MoneyZap transfers funds to anyone with an e-mail address with the same trust, reliability, and convenience Western Union has always delivered.

DID YOU KNOW?

You can request money from your housemates to pay for your summer timeshare

©2000 WESTERN UNION Privacy and Security Terms and Conditions

Done

Start | Presentation1 | Inbox - Microsoft Outlook | Western Union - Mon...

Western Union - Money Zap - The easy way to send money on the internet - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address file:///C:/My%20Documents/My%20Webs/MoneyZap/mz_mainFSSign_card.htm?AffiliateID=4356

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THE EASY AND SECURE WAY TO SEND AND RECEIVE MONEY OVER THE INTERNET

MY ACCOUNT | User ID: amyganno | Password: ********** | My Account | Go

NEW USER | First time user? Click here for easy registration | Register

SEND MONEY anyone with an email address | REQUEST MONEY from anyone

this is as simple as payments get

Western Union Money Zap transfers funds to anyone with an email address with the same trust, reliability, and convenience Western Union has always delivered.

DID YOU KNOW?

You can request money from your housemates to pay for your summer timeshare

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Start | Inbox - Micr... | Peachtree ... | Blue Mountain | Google | Western ... | My Computer | 5:52 PM

Western Union - Money Zap - The easy way to send money on the internet - Microsoft Internet Explorer - [Working Offline]

File Edit View Favorites Tools Help

Address file:///C:/My%20Documents/My%20Webs/MoneyZap/mz_mainFSSign_card.htm?AffiliateID=4356

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THE EASY AND SECURE WAY TO SEND AND RECEIVE MONEY OVER THE INTERNET

SEND MONEY

MY ACCOUNT
SEND MONEY
REQUEST MONEY
PENDING ACTIVITY
VIEW HISTORY
ADDRESS BOOK
VIEW PROFILE

Just tell us who will receive the money, how much you want to send and the payment method you want to use.

RECIPIENT

Recipient's first name: Trey

Recipient's last name: Gannon

Recipient's e-mail address: treygannonut@yahoo.com

Use address book

DESCRIPTION

Subject (optional)

E-mail message (optional)

Note We keep your message private. Only you and the recipient will see it

Choose a category: Gift/Occasion

Or create your own

AMOUNT

Amount to be sent

CHOOSE PAYMENT METHOD

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Western Union Money Zap transfers funds to anyone with an e-mail address with the same trust, reliability, and convenience Western Union has always delivered.

DID YOU KNOW?

You can request money from your sister for your parents 50th Anniversary trip

Start | Western Union - Mon...

Western Union - Money Zap - The easy way to send money on the internet - Microsoft Internet Explorer - [Working Offline]

File Edit View Favorites Tools Help

Address file:///C:/My%20Documents/My%20Webs/MoneyZap/mz_mainFSSign_card.htm?AffiliateID=4356

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THE EASY AND SECURE WAY TO SEND AND RECEIVE MONEY OVER THE INTERNET

PENDING ACTIVITY
VIEW HISTORY
ADDRESS BOOK
VIEW PROFILE

Recipient's last name: Gannon

Recipient's e-mail address: treygannonut@yahoo.com

Use address book

DESCRIPTION

Subject (optional)

E-mail message (optional)

Note We keep your message private. Only you and the recipient will see it

Choose a category: Gift/Occasion

Or create your own

AMOUNT

Amount to be sent: 40.00

CHOOSE PAYMENT METHOD

Note Credit card transactions are available to recipient in 1-2 business days. Checking account transactions are available to recipient in approximately 6 business days

American Express

CONTINUE

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Western Union Money Zap transfers funds to anyone with an e-mail address with the same cost, reliability, and convenience Western Union has always delivered.

DID YOU KNOW?

You can send an allowance to your child in college

Start | Western Union - Mon... | My Computer

Western Union - Money Zap - The easy way to send money on the internet - Microsoft Internet Explorer - [Working Offline]

File Edit View Favorites Tools Help

Address file:///C:/My%20Documents/My%20Webs/MoneyZap/mz_mainFSSign_card.htm?AffiliateID=4356

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THE EASY AND SECURE WAY TO SEND AND RECEIVE MONEY OVER THE INTERNET

PENDING ACTIVITY
VIEW HISTORY
ADDRESS BOOK
VIEW PROFILE

Recipient's last name: Gannon

Recipient's e-mail address: treygannonut@yahoo.com

Use address book

DESCRIPTION

Subject (optional)

E-mail message (optional)

Note We keep your message private Only you and the recipient will see it

Choose a category: Gift/Occasion

Or create your own

AMOUNT

Amount to be sent: 40.00

CHOOSE PAYMENT METHOD

Note Credit card transactions are available to recipient in 1-2 business days. Checking account transactions are available to recipient in approximately 6 business days.

American Express

CONTINUE

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Western Union MoneyZap transfers funds to anyone with an e-mail address with the same trust, reliability, and convenience Western Union has always delivered.

DID YOU KNOW?

You can send an allowance to your child in college

Start Presentation Western Union - Mon... My Computer

Western Union - Money Zap - The easy way to send money on the internet - Microsoft Internet Explorer - [Working Offline]

file:///C:/My%20Documents/My%20Webs/MoneyZap/mz_mainFSSign_card.htm?AffiliateID=4356

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THE EASY AND SECURE WAY TO SEND AND RECEIVE MONEY OVER THE INTERNET

SEND MONEY

MY ACCOUNT
SEND MONEY
REQUEST MONEY
PENDING ACTIVITY
VIEW HISTORY
ADDRESS BOOK
VIEW PROFILE

Please review the following information for accuracy, then edit if necessary and select send.

RECIPIENT

Recipient's name	Trey Gannon
Recipient's e-mail	treygannonut@yahoo.com
E-mail message:	

ACCOUNT INFORMATION

Account name	American Express
Account number:	XXXXXXXXXXXX8130
Expiration Date	200112
Name on card:	Trey Gannon
Billing address.	4914 Avenue H

AMOUNT

Amount being sent:	$40.00
Processing Fee:	$0.00
Total charged to your account	$40.00

By selecting send, you authorize your credit card or checking account to be charged for the total amount listed above

Edit Send

Western Union MoneyZap transfers funds to anyone with an e-mail address with the same trust, reliability and convenience Western Union has always delivered.

DID YOU KNOW?

You can send money from New York to your friend in Texas

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Start | Presentation | Inbox - Microsoft Outlook | Western Union - Mon...

Western Union - Money Zap - The easy way to send money on the internet - Microsoft Internet Explorer - [Working Offline]

File Edit View Favorites Tools Help

Address file:///C:/My%20Documents/My%20Webs/MoneyZap/mz_mainFSSign_card.htm?AffiliateID=4356

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Click Here to go to Blue Mountain | Excite

WESTERN UNION MoneyZap℠

THE EASY AND SECURE WAY TO SEND AND RECEIVE MONEY OVER THE INTERNET

SEND MONEY

- MY ACCOUNT
- SEND MONEY
- REQUEST MONEY
- PENDING ACTIVITY
- VIEW HISTORY
- ADDRESS BOOK
- VIEW PROFILE

Thank you. Your credit card transaction has been approved.

CONTINUE

Western Union Money Zap transfers funds to anyone with an e-mail address with the same trust, reliability, and convenience Western Union has always delivered

DID YOU KNOW?

You can request money from the team for Volleyball league registration

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Start Western Union Mon...

Please send me a copy of this card - Microsoft Internet Explorer - [Working Offline]

C:\My Documents\My Webs\MoneyZap\Blue4.htm

☑ **Please send me a copy of this card (Recommended)**

☐ **Please notify me when the recipient views his or her card**

Click the MoneyZap℠ button to send money to the Recipient!
(You can request money as well! Tell me how...)

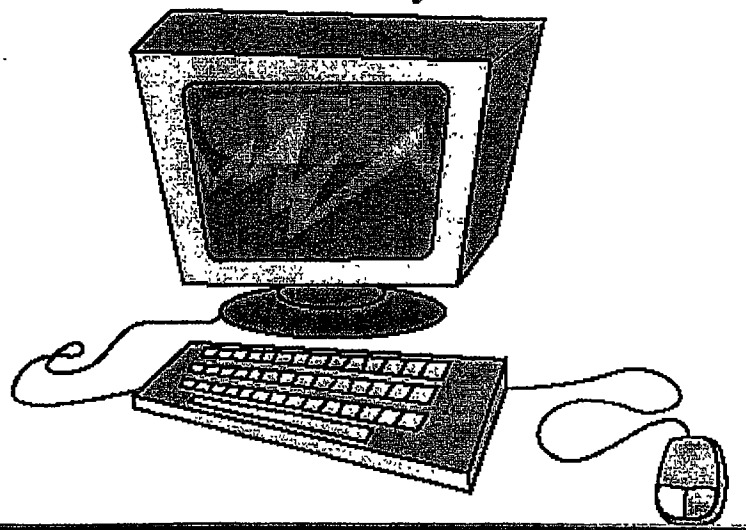
Western Union MoneyZap℠

To Finish: Select Date and click on SEND: (For European and Asian time zones send a day earlier)

IMMEDIATE **SEND or EDIT**

Sending indicates your agreement with our Website rules

To amy



Blue Mountain - Microsoft Internet Explorer

Address C:\My Documents\My Webs\MoneyZap\Blue5.htm

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Success!

Blue Mountain | Excite

Excite Planner | Address Book | Free Email | Search the Web | Free 56K Web Access

Send the perfect gift NOW with fresh Proflowers!

Send Another Card!

- Send this card to another person
- Send another Computer card

or

Select a Category

Shortcuts:

- Address Book
- Help
- Preferences
- Sign In
- Screen Savers
- Voice Cards

Success!

Your card will be sent upon verification of the funds or on the date you selected, whichever is later. Thank you for using MoneyZap℠, the best to send money online!

To: amy_gannon@yahoo.com View card

A copy of the card has been sent to you.

Save your recipients!
Sign in to your Address Book to store these names and addresses for next time.

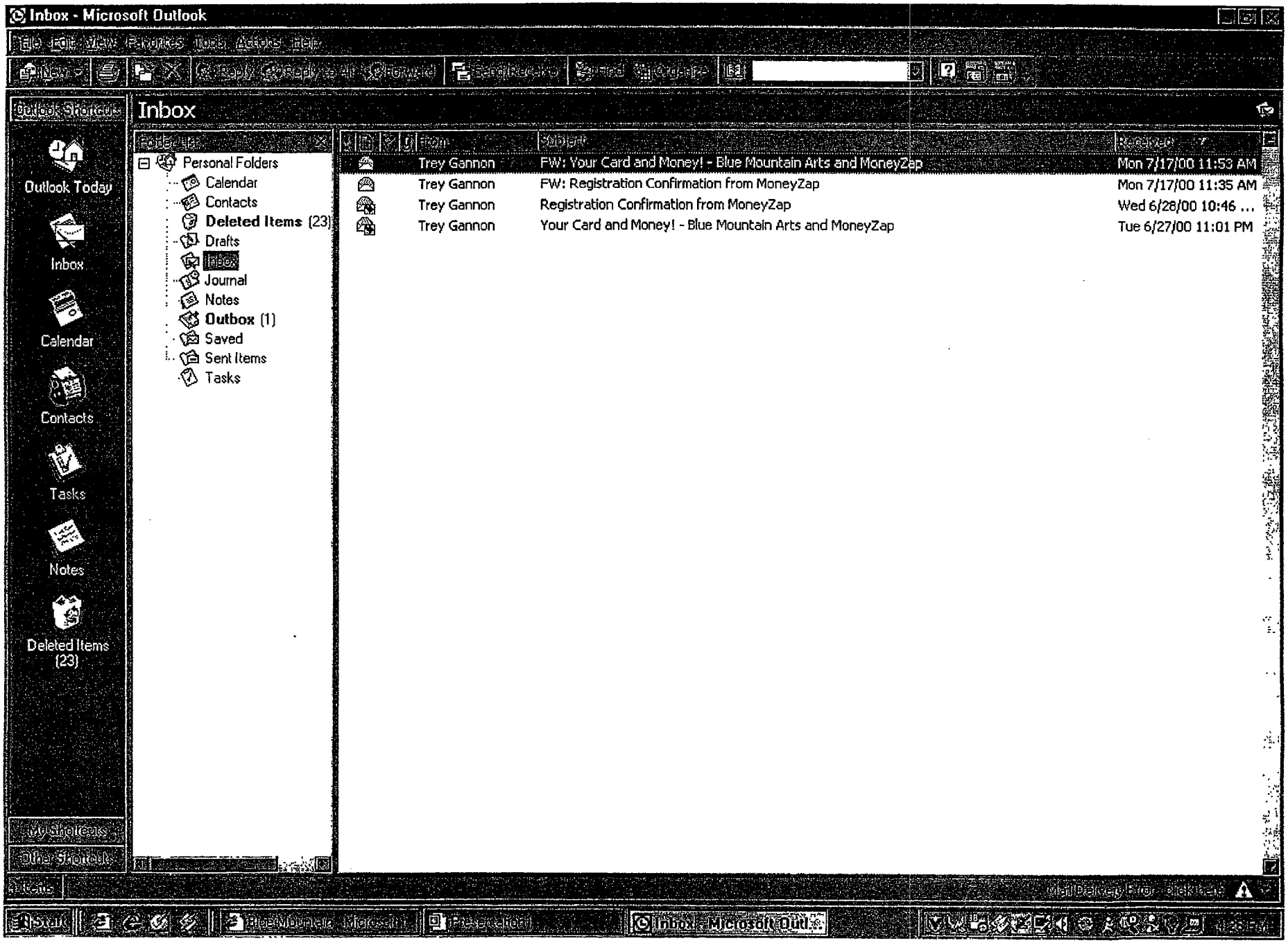
Excite Member Search

First Name:

Instead, try Dan's

What's in the stars for you?

Send Horoscope cards


Inbox - Microsoft Outlook
File Edit View Favorites Tools Actions Help
New
Reply Reply to All Forward
Send/Receive
Find
Outlook Shortcuts
Inbox
Outlook Today
Inbox
Calendar
Contacts
Tasks
Notes
Deleted Items (23)
My Shortcuts
Other Shortcuts
Folder List
Personal Folders
Calendar
Contacts
Deleted Items (23)
Drafts
Inbox
Journal
Notes
Outbox (1)
Saved
Sent Items
Tasks
From
Subject
Received
Trey Gannon
FW: Your Card and Money! - Blue Mountain Arts and MoneyZap
Mon 7/17/00 11:53 AM
Trey Gannon
FW: Registration Confirmation from MoneyZap
Mon 7/17/00 11:35 AM
Trey Gannon
Registration Confirmation from MoneyZap
Wed 6/28/00 10:46 ...
Trey Gannon
Your Card and Money! - Blue Mountain Arts and MoneyZap
Tue 6/27/00 11:01 PM
Items
Start
Inbox - Microsoft Outl...

FW: Your Card and Money! - Blue Mountain Arts and MoneyZap - Message (HTML)

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WESTERN UNION MoneyZap℠

You have just received an animated greeting card and MONEY from:

Trey Gannon

this is as simple as payments get

You can pick up your personal message by clicking this link to Blue Mountain Arts.
Your card will be available for the next 90 days. There is no charge for this service! :)

Accessing your card indicates your agreement with our Website Rules posted at the bottom of the following Web location: (You're welcome to send a card at no charge to someone at this location)
http://www.bluemountain.com/

Legal Notice:
The Western Union Money Zap service puts forth its best efforts to handle all of your transfers properly. However, we shall incur no liability if we are unable to complete or properly make any transfers because of the existence of system or equipment failure, inadequate account funds, improper e-mail address, recipients or senders inability to access the Internet, legal interception of funds or other circumstances beyond our ontrol. Please read the complete Terms and Conditions at www.moneyzap.com for additional detail

Thank you for using MoneyZap, the fastest way to receive money.

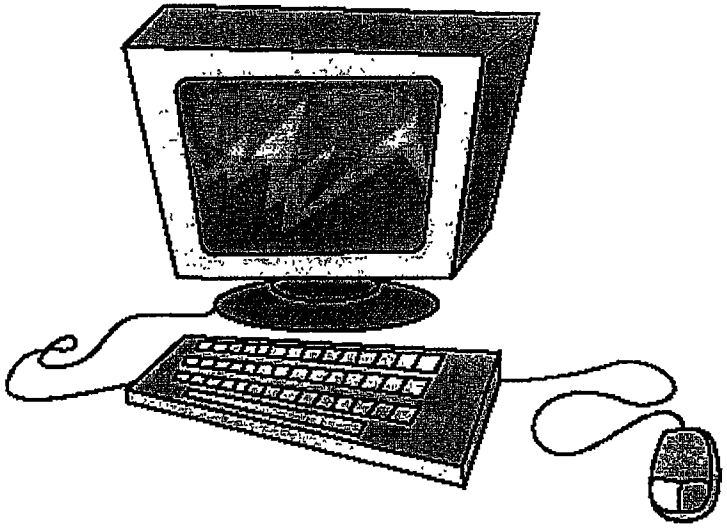
My Computer
trey My Documents
Network Neighborhood
DTP Remote 888 Access
My Documents
Net Connect
Internet Explorer
Lotus Notes
Microsoft Outlook
Clutter
Recycle Bin
Bluelight.com
Partners
MoneyZap Merchan...
Blue Mountian
AOL Instant Messenger
Jabber Messenger

I've got a new e-mail address! - Microsoft Internet Explorer - [Working Offline]

C:\My Documents\My Webs\MoneyZap\Blue6.htm

Send a Blue Mountain Card

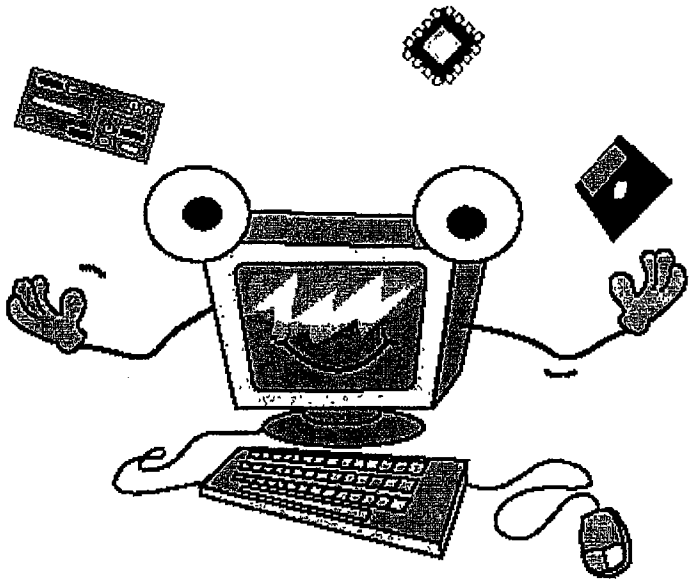
To Trey Gannon



"CLICK ON THE MOUSE!"

Blue6 - Microsoft Internet Explorer - [Working Offline]

file:///C:/My%20Documents/My%20Webs/MoneyZap/Blue6.htm#SELFopen1



I've got a new e-mail address!
gannont@diamtech.com

I also sent you some money using MoneyZap!
Click here to pick it up!

- Trey Gannon

From: gannont@diamtech.com
[As entered by Website user]

Western Union - Money Zap - The easy way to send money on the internet - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address C:\My Webs\MoneyZap\mz_mainFSSign_card.htm

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WESTERN UNION MoneyZap℠

Click Here to go to Blue Mountain | Excite

WESTERN UNION MoneyZap℠

THE EASY AND SECURE WAY TO SEND AND RECEIVE MONEY OVER THE INTERNET

MY ACCOUNT | User ID | Password | My Account | Go

NEW USER | First time user? Click here for easy registration | Register

SEND MONEY online to anyone with an e-mail address | REQUEST MONEY from anyone

this is as simple as payments get

Western Union Money Zap transfers funds to anyone with an e-mail address with the same trust, reliability, and convenience Western Union has always delivered.

DID YOU KNOW?

You can pay a colleague back for lunch

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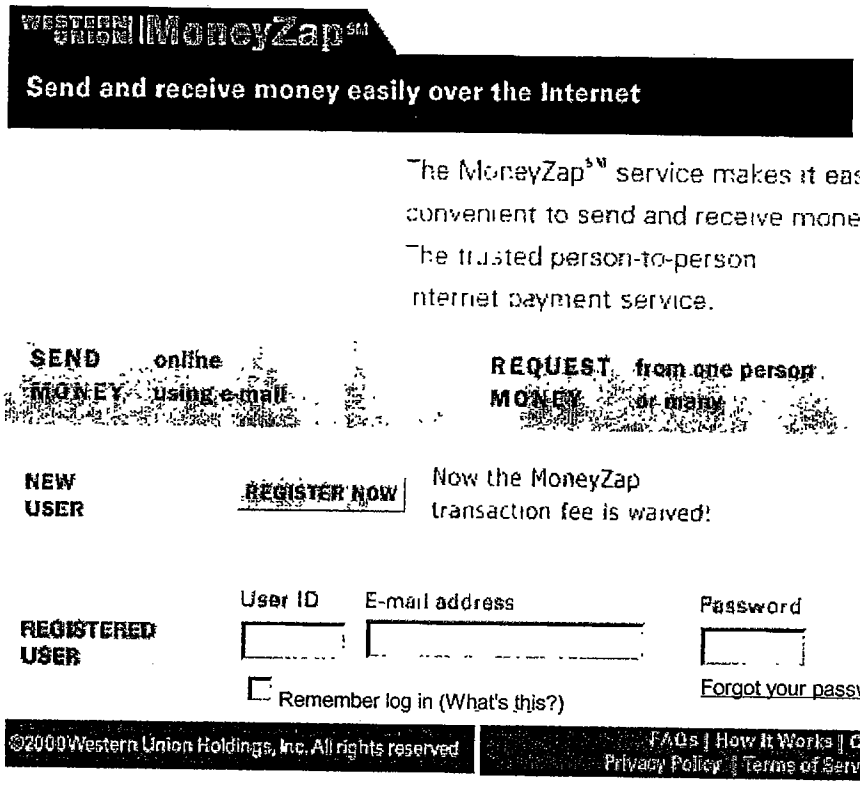
Done My Computer

Start Western Union... Microsoft Word... 9:30 AM



Need Cash
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GETTING STARTED

GENERAL QUESTIONS

What is the Western Union© MoneyZap℠ service?
The Western Union MoneyZap service is an on-line money transfer service that allows you to easily send and receive money over the Internet. Instead of going to a Western Union Agent location, this service lets you send money on-line using e-mail. You have several choices of payment: a personal checking account, a credit card (Visa®, MasterCard® or American Express® cards) or a debit card (bearing Visa or MasterCard logos only) or amounts that you have available on-line for transfers (your "MoneyZap funds").
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Why should I use the MoneyZap service?
There are several reasons you might use our service. It is convenient and easy; it saves time versus snail mail and it's offered by Western Union, one of the most trusted names in the money transfer business. You can use the service for any person-to-person payment or to streamline the time it takes to make requests to groups for payment. For example, you can pay for an auction item; you can request money from your group to pay for a trip; you can send money to a relative to pay for a joint gift.
Return to Top

Is there a fee for using the service?
There is a small fee for initiating a transaction, either to send money or to receive money that you requested. This transaction fee is waived during our promotional period. Other charges may apply. Please refer to the Terms of Service.
Return to Top

How long does it take?
The time required for a transaction depends primarily on the source of payment. Here are examples of timeframes, but these times depend ultimately on the policies of your financial institution.

- Sender's MoneyZap funds to receiver — Without Delay (or upon registration)
- Sender's credit/debit card to receiver — 2 business days
- Your checking account to the receiver — 4 business days
- Your MoneyZap funds to your checking account — 2-3 business days
- Your checking account to your MoneyZap funds — 4 business days

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EXHIBIT 1 - PAGE 1 OF 2

GETTING STARTED

WESTERN UNION RELATIONSHIP

What is Western Union's connection with the MoneyZap service?
The MoneyZap service is a new service from Western Union. It is a new person-to-person payment service that makes it easy to transfer funds over the Internet, with the confidence of using Western Union.
Return to Top

How is transferring money using the MoneyZap service different than transferring money using www.westernunion.com?
When you send money on-line through www.westernunion.com the receiver can pick up cash at a Western Union Agent location. With the MoneyZap service, you send and receive money only on-line
Return to Top

Why do money transfers through the MoneyZap service cost so much less than money transfers through the Western Union Money Transfer service?
The Western Union Money Transfer service provides funds quickly and in person at over 90,000 Agent locations in 182 countries and territories. Pay out at Agent locations is not available through the MoneyZap service.
Return to Top

Why do money transfers take longer with the MoneyZap service than money transfers with the Western Union Money Transfer service?
The MoneyZap service offers the ease and convenience of on-line payments, for both sending and receiving. With MoneyZap funds the transfer is made without delay. However, due to security and processing requirements of various financial institutions and payments by checking, credit, debit cards, receivers get the funds in approximately 2-4 business days. The Western Union Money Transfer service provides money at agent locations worldwide, and cash is available without delay since the initial payment was cash, or the equivalent.
Return to Top

Can I pick up or send money at a Western Union Agent Location?
The MoneyZap service is for on-line transactions only - pickup is not yet available at Western Union Agent locations. However, through the Western Union Money Transfer service, you can send money on-line for pick up at an agent location. To use this service, just go to www.westernunion.com, or visit any Western Union Agent Location.
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EXHIBIT 1

GETTING STARTED

REGISTERING

How do I register?
New users can register for the Western Union MoneyZap service by going to www.moneyzap com and completing the registration form. Registration is easy and quick· it can be completed in minutes.
Return to Top

What information do I need to provide at registration?
All you need to register is your name. address, and phone number We will also ask you to create a User ID and to pick a security question and provide the answer To activate your User ID, you need to log in using the temporary password we provide to you via e-mail.
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Can I establish multiple User IDs?
Multiple User IDs are discouraged. You may, however, associate several e-mail addresses with your single User ID. Using only one User ID ensures that you receive every notification for all transactions (money sent, received, requested) at a single e-mail address.
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What if I have multiple e-mail addresses?
You can have multiple e-mail addresses with just one MoneyZap User ID. Just select "User Profile" from the main menu to add or delete additional e-mail addresses We will send all e-mail notifications to your primary e-mail address. regardless of which of your addresses was used by the person sending money to you or requesting money from you.
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EXHIBIT 3

GETTING STARTED

PRIVACY & SECURITY

How does the Western Union MoneyZap service keep my personal and account information secure?
Every MoneyZap transaction uses 128-bit encryption and is processed with a secure, firewall-protected server All data is stored on secure servers housed in a high-security environment In addition to password authentication, we use Secure Socket Layers (SSL) to maintain the safety and privacy of your information SSL is the industry standard and the most effective way to conduct secure commerce transactions. It encrypts your personal information, including financial account information, to prevent others from reading it as the information travels over the Internet Whenever you see a URL that begins with https.// you are using SSL
Return to Top

Does the MoneyZap service use Cookies? Is this safe?
Yes, but only at your option. You can choose to have your browser remember your User ID and e-mail address to save you time logging in. To accomplish this, we use a cookie -- a small text file placed on your computer's hard drive by your browser. We only store your User ID and e-mail address in the cookie; to protect the security of your account we will NOT store your password in the cookie. Cookies do not read other information from your hard drive. If you do not check the box next to "Remember log in" we will not store any information for you. Please note that the MoneyZap service does not control the use of cookies by any of our partners.
Return to Top

What is the privacy policy of the Western Union MoneyZap service?
The MoneyZap service collects the data needed to provide you with this high quality service. For more, see our Privacy Policy.
Return to Top

Exhibit 1

MY HOME PAGE FEATURES

MANAGING MY USER PROFILE

What is my User Profile?

Your profile contains basic information, such as your name, address, active e-mail addresses you have linked to your User ID; and checking and credit/debit card accounts Your profile is created automatically when you activate your User ID. To edit this information at anytime, select User Profile from the main menu

Return to Top

What should I do if I forget my password?

First, select "Forgot Password?" at the log in screen. Then enter your User ID and select and answer the security question you chose at registration Once you have correctly identified the security question and answer a new temporary password will be e-mailed to your primary e-mail address Follow the links to log in with the temporary password, and you will be prompted to create a new password.

Return to Top

I didn't forget my password, but I need to change it. How do I do this?

Simply select "User Profile" from the menu bar on any screen, then click on the link "change password."

Return to Top

What should I do if I forget my User ID?

Please use the Customer Care inquiry form to get your User ID. Just click on the link "Customer Care" on any page. Select inquiry type "Trouble logging in" and enter "Forgot User ID" as your message.

Return to Top

How do I add an e-mail address?

Select "User Profile" from the left menu bar and click on "e-mail maintenance". After you enter the new address, you will also need to activate the address. We will send you an activation key in an e-mail to the new address.

Return to Top

Why would I want to add an e-mail address?

If you keep one address at work and another at home, for example, you may want to add a secondary e-mail address. This way your colleagues, friends and family can send you money or requests for money using the e-mail address they normally do.

Return to Top

Why do I need to validate additional e-mail addresses?

For security purposes, we need to verify that each e-mail address you add to your account actually belongs to you.

Return to Top

EXHIBIT 5

MANAGING MY TRANSACTIONS

GENERAL QUESTIONS

How do I view my transaction history?

Select "View History" from the left menu bar on any page.

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How will I know when a transaction is complete?

You can see the status of your transactions by clicking on "View transactions" in the main menu. For successfully completed transactions, you will typically see a status code of "Completed" . See the status code definitions section of the FAQ for a complete set of status codes and definitions.

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How will I know which payments have been made and which are still being processed?

The status codes that follow will help you identify which payments are being processed and which have been completed

Return to Top

Confidential

MANAGING MY TRANSACTIONS

TRANSACTION TYPE DEFINITIONS

Type	Definition
Charge	A service fee has been deducted from your MoneyZap funds. Please contact MoneyZap customer care using the on-line inquiry form (accessed from the Customer Care link) if you have questions about a Charge transaction
Ck Deposit	This transaction shows money from your MoneyZap funds being deposited into your checking account A status of Money Sent means that we have initiated the transfer – funds are typically available in your checking account within 2-3 business days, depending upon the policies of your financial institution. Note: You will also see a "Transfer Out" transaction for the same amount that shows the status of the corresponding transfer of your MoneyZap funds.
Ck Withdraw	You have withdrawn money from your checking account to increase your MoneyZap funds (a transfer in). Money added to MoneyZap funds is incoming for 4 business days before they are available for use. Note: you will also see a "Transfer In" transaction for the same amount that shows the status of adding the funds to your MoneyZap funds.
Receive	Money was sent to you by another MoneyZap user and was added to your MoneyZap funds.
Refund	Money was returned to your MoneyZap funds by the MoneyZap service. Refunds are typically repayment of money you sent to another person that was not claimed or you stopped the payment.
Send	Money was sent to another person using MoneyZap funds, your checking account or credit/debit card.
Transfer In	This transaction shows funds from your checking account being added to your MoneyZap funds. Funds transferred to MoneyZap funds are available for use in 4 business days and will appear in your Incoming funds transactions until then.
Transfer Out	You have moved money out of your MoneyZap funds to your checking account.

TRANSACTION STATUS CODE DEFINITIONS

Status	Definition
Completed	The transaction is complete and the money has been added to the receiver's MoneyZap funds
Declined	The transaction was declined by the credit card company, the bank (example: account closed or insufficient funds), Telecheck, or the MoneyZap service (example. sending limits have been reached). The sender should try the transaction again using a different financial account
Error	Transaction was not processed due to an error. Please try your transaction again For more information, contact customer care using the customer care inquiry form (accessed from the Customer Care link)
Money Sent	A deposit to your checking account has been initiated. Funds are typically available in your checking account within 2-3 business days, depending upon the policy of your financial institution

Exhibit 2

In Progress	The transaction has been initiated and is being processed, but funds are not yet available (2 days if sent via credit card, 4 days if sent using a checking account).
Stopped	The transaction was cancelled by the sender.
Notified	We sent an e-mail to the receiver indicating that money is waiting. The receiver has not yet registered
Unclaimed	The receiver did not register and claim the funds within 21 days and the refund process is underway.

Exhibit 4

SENDING MONEY

GENERAL QUESTIONS

How do I send money with the Western Union® MoneyZap℠ service?
Begin by registering for the MoneyZap service or log in if you are a registered user. Then select "Send Money " Just fill out the fields to designate a receiver, choose a method of payment and include an optional message
Return to Top

Do I have to be a registered user to send money?
Yes. Registration takes only minutes Your User ID is activated as soon as you log in with the temporary password you get from the MoneyZap service via e-mail, and create your own password.
Return to Top

What forms of payment can I use?
You can send money using on-line MoneyZap funds, your checking account and credit card (Visa©, MasterCard© and American Express®) and debit cards bearing Visa or MasterCard logos only. Traditional ATM only cards that require a PIN do not work over the Internet.
Return to Top

Is there a fee for sending money?
The transaction fee for the MoneyZap service is waived for an introductory promotional period. Once the promotional period has ended, there will be a modest fee for initiating a transaction. If you receive the money in response to a request you made, the fee is subtracted from the total sent to you. Otherwise, the sender pays the fee.
Return to Top

When will the money I send be available to the receiver?
If you use your MoneyZap funds, the money is available without delay (or if the person you are sending the funds to is not registered with the MoneyZap service, promptly after the person registers). Otherwise, the funds will be available to the receiver in approximately 2-4 business days depending on whether you use a credit/debit card or your checking account.
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SENDING MONEY

SENDING LIMITS

Is there a limit on the dollar amount I can send?
Single transactions must be at least $1.00. If you are sending using your checking account and/or credit/debit cards the maximum transaction is $500, with a daily total maximum of $900 and a maximum of $2000 over a 30-day period If you are sending using MoneyZap funds, you can send up to $1000 per transaction, $2000 per day and $10,000 per 30-day period. We may impose other or different limits for security purposes from time to time.
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Is there a limit on the number of transactions I can send?
There's no limit on the number of transactions from one user as long as the total dollar amount of the transaction (or cumulative amount across transactions) does not exceed the specified sending limits.
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Exhibit 2 - 00-4750

SENDING MONEY

WHO CAN RECEIVE MY MONEY

Can I send money to people who are not yet registered users?
Yes. But to claim the money the receiver will need to register on the MoneyZap site.
Return to Top

Can I send money to people in other countries?
No. Currently, our service is available only for U.S. residents who have a state issued ID (such as a driver's license) If you are a US citizen living abroad, you may use the service as long as you have accounts with US based financial institutions and a US address and state issued ID. We are planning to allow non US residents/citizens to send and receive money, so stay tuned for updates. To make international transfers now, you can use the Western Union Money Transfer® service Western Union has Agent locations in over 180 different countries and territories See www westernunion com for more information.
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Can I send money to someone who doesn't have a checking account?
It is necessary to have a checking account to take money out of the MoneyZap service. However, it is possible to use the MoneyZap service without having a checking account. You can receive money into MoneyZap funds and send it on to another person.
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Can I send money through the MoneyZap service and have it picked up at a Western Union Agent location?
No. If you want the receiver to get pay out at one of thousands of Western Union Agents locations worldwide, you need to initiate the transfer through the Western Union Money Transfer service. (See www.westernunion.com for pricing and availability.)
Return to Top

How are receivers notified of a payment?
The receiver will be notified via e-mail that money is pending or available whether or not he/she is already registered with the MoneyZap service. Two e-mail messages are sent: 1) notification that money is on the way, and 2) notification that funds are available. If MoneyZap funds are used to send money to a person already registered with the MoneyZap service, the funds are available without delay, so only one e-mail message will be sent to the receiver.
Return to Top

How will I know that the receiver has received the money I sent?
Your View Transactions page will show the status of the transaction marked as "Completed."
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EXHIBIT 1

SENDING MONEY

COMMON PROBLEMS

What if I send money to an incorrect e-mail address?
You are responsible for ensuring the accuracy of the e-mail addresses you provide. If the address you provided is not valid, we will send you a message after 21 days saying that the funds are being refunded because they were not claimed. The transaction will have a status of "Notified" for the first 21 days and "Unclaimed" thereafter. IMPORTANT: If the address is valid, but does NOT BELONG to your intended receiver, the MoneyZap service has no way of knowing your error and will make payment. There is a brief window (2-4 days) where you can stop a transaction once you send it if you used a credit card or your checking account. If you used MoneyZap funds, the funds are always available without delay to the registered receiver and cannot be stopped. Please see our FAQ *I sent money to the wrong person Can I stop the transaction?* for details.
Return to Top

What happens if my receiver does not pick up the money that I sent?
Registered users do not need to take any action to claim funds. The money will be automatically added to their MoneyZap funds. Unregistered receivers have 21 days to respond to the initial e-mail notification that funds have been sent. Seven days after the initial e-mail notification, a reminder notification will be sent if the receiver hasn't registered. If there is no response at the end of 21 days, the funds will be returned to the sender's MoneyZap funds. (The sender will still be responsible for any applicable processing fee for transactions initiated after the promotional period has ended)
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I sent money to the wrong person. Can I stop the transaction?
Some transactions are made without delay and cannot be stopped; others can be stopped if they are identified with the status "In Progress." If you sent money using MoneyZap funds, the payment is made without delay and cannot be stopped. If you sent money using credit/debit cards you usually have 2 days to stop payment and with payments from checking accounts, up to 4 days. This feature is a courtesy of the MoneyZap service, and we cannot guarantee timing of when a transaction is "Completed." We begin the process of moving your money to the intended receiver as soon as you press "Send", so you should carefully review each transaction before hitting "Send."
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What do I need to do to stop a transaction?
Only transactions with the status "In Progress" or "Notified" can be stopped. Also, if you have sent funds to a person who has not yet registered for the service, it may be possible to stop the payment prior to their claiming the funds. To stop a transaction, click on "View Transactions" and pull up the detail screen by clicking on the transaction you wish to stop. Once in the detail screen, click "Stop Payment." Your transaction will be stopped and the funds will be refunded to your MoneyZap funds within 7 days. You will receive an e-mail message from the MoneyZap service when the funds are available.
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EXHIBIT 4

RECEIVING MONEY

GENERAL QUESTIONS

How do I receive money with the Western Union® MoneyZap℠ service?
The MoneyZap service will automatically add the money into your MoneyZap funds once the money becomes available. The MoneyZap service will send you two e-mail notifications, first to notify you that money has been sent to you and second to notify you that money has been made available into your MoneyZap funds If you are not a registered user of the service, you will need to register in order to receive the money.
Return to Top

Do I have to be a registered user to receive money?
Yes. Unregistered users will still be notified by e-mail that money has been sent to them, but they will need to complete the registration process and activate their registration in order to receive the money
Return to Top

Is there a fee for receiving money?
All transaction fees for the MoneyZap service are waived for an introductory promotional period. Once the promotional period has ended, there will be a modest fee for initiating a transaction. If you receive the money in response to a request you made, the transaction fee is subtracted from the total sent to you. Otherwise, the sender pays the transaction fee.
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How will I be notified of a payment sent to me?
The MoneyZap service will notify you of a payment through e-mail If money was sent via MoneyZap funds, then you will get only one e-mail message. If another payment method was used, you will get two e-mails: 1) the first indicates that money has been sent – money will appear as "Incoming Funds" in your MoneyZap funds and 2) the second verifies availability of the funds as MoneyZap funds.
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How soon do I have access to the funds received?
If the money is sent using MoneyZap funds, the funds are made available to you without delay as long as you are a registered user of the MoneyZap service. If money is sent using credit/debit card, funds are available in approximately 2 days and by checking in 4 days. When funds have cleared, they are added directly into your MoneyZap funds. Funds that are in progress are listed as Incoming funds, Incoming funds may not clear if problems occur with the sender's payment. The transaction will then be listed as "Declined." Once the payment has cleared, the amount is added to your MoneyZap funds.
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How do I get the money out of MoneyZap funds?
You may transfer some or all of your MoneyZap funds to your personal checking account. Click on "Transfer money" in the main menu fill in the information to Transfer Out. For more information, see the Using MoneyZap Funds FAQs.
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Do I need to pick up my money within a specific time period?
As a registered user, you do not need to take any action to receive your funds. All available funds will be automatically added to your MoneyZap funds. As an unregistered user, you have 21 days to respond to the initial e-mail notification that funds have been sent and register for the service. If you have not responded after seven days, we will send you a reminder e-mail. If you do not respond within 21 days, the funds will automatically be refunded to the sender.
Return to Top

Can I receive payments from people in other countries?
Not at this time. Currently, our service is available only for U.S. residents who have a state issued ID (such as a driver's license). To make international transfers, you can use the Western Union Money Transfer® service. Western Union has Agent locations in over 180 different countries and territories. See www.westernunion.com for more information.
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RECEIVING MONEY

COMMON PROBLEMS

Why was I notified of a payment that was later canceled?

We notify you as soon as the sender initiates payment to you. However, if money was sent using a credit/debit card or checking account, the funds must first clear before they are made available to you and are not available until approximately 2-4 days later We may discover, after we sent the first notification, that the funds did not clear due to, for example, insufficient funds or the payment was stopped by the sender. In such cases, we will notify you and the sender by e-mail that the transaction was canceled. A record of this transaction will be displayed in your Incoming funds information as "Declined" or "Stopped".

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EXHIBIT 3

USING WESTERN UNION® MONEYZAP℠ FUNDS

What are MoneyZap funds?

MoneyZap funds represent amounts available to you on-line for money transfers. There is no need to sign up separately for this service feature. Money can be added to your MoneyZap funds in two ways: 1) All money that you receive from other users is automatically added to your MoneyZap funds once it becomes available. 2) Add to MoneyZap funds by transferring money in from your checking account. Use MoneyZap funds to send money, and the money is available without delay to the person you send it to (or promptly upon their registration with the MoneyZap service). Or, you can transfer the money to your checking account at any time.
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How do I increase my MoneyZap funds?

Money goes into MoneyZap funds in 2 ways: 1) All money that you receive from other users is automatically added to your MoneyZap funds once it becomes available 2) Add to your MoneyZap funds by transferring money in from your checking account
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What do I use my MoneyZap funds for?

You can use MoneyZap funds in 2 ways: 1) to send money without delay (or if the person you are sending money to is not registered, promptly upon such person's registration) or 2) transfer out to your checking account.
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Are MoneyZap funds insured by the Federal Deposit Insurance Corporation ("FDIC")?

No. MoneyZap funds are not insured by the FDIC or any other governmental agency. Western Union's business, however, is supervised by over 40 state regulatory agencies. In addition, to protect senders from loss of their funds, state laws require Western Union to always maintain an investment portfolio with a market value that equals or exceeds the amount of money Western Union is transmitting for its customers. Please read the complete Terms of Service for additional detail
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Do I earn interest on my MoneyZap funds?

No, the MoneyZap service does not pay interest on MoneyZap funds.
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Can I transfer out money if I don't have a checking account?

No, the MoneyZap service requires that you provide a checking account to transfer some or all of your MoneyZap funds out.
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Can I use my credit or debit card to transfer out money?

No, when you transfer out MoneyZap funds, the funds must be deposited into a personal checking account that is held with a U.S. based financial institution.
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Can I use my checking account to transfer out money?

Yes, a personal checking account with a U.S. based financial institution is, in fact, the only option for transferring out your MoneyZap funds.
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Can I use my savings account to transfer out money?

No, your MoneyZap funds can only be transferred out to your personal checking account.
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USING MY CHECKING ACCOUNT

When do I use my checking account on the MoneyZap[SM] site?
You can use your checking account to send money or to transfer money in or out of your MoneyZap funds as long as you have also provided a valid U.S. driver's license or a state-issued ID.
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Why do I need to provide my driver's license or state ID?
This information is verified along with your checking account information for your protection to provide further validation of your identity.
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Can I use my military ID instead of a driver's license?
No. You will need a valid U S driver's license, or other state-issued ID, to send money from a checking account.
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How is my check accepted over the Internet?
An Internet check transaction is similar to a paper check transaction and must go through several clearing stages. Checks are processed using the system that banks use for electronic deposits and payments. This process requires that you enter the all of the numbers imprinted on the bottom of your paper check (also known as the MICR numbers, which stands for magnetic ink character recognition). TeleCheck International, Inc., a First Data Corporation subsidiary, converts this information into an electronic item that is processed through the Automated Clearing House (ACH). TeleCheck will retain a copy of the transaction information in its credit report database for use in credit reports and other permissible purposes.
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What is the Automated Clearing House?
The ACH Network has been in operation for more than 25 years and has proven to be a secure and economical payment system. It processes billions of commercial transactions such as payroll deposit, insurance premiums and utility bill payments. Check transactions over the Internet are a natural extension of the capabilities of ACH.
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Is the ACH process safe for consumers?
Companies that process payments electronically (checks, bank cards, ATMs) must follow government guidelines. The electronic process is governed under Regulation E, which governs all electronic processing, including ATM and bank card transactions. Consumers retain the same rights they have currently in disputing fraudulent items posted to other accounts.
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Can I use the check from which I entered my checking account information?
Yes. We need the check number to validate your account information, but you may use the same check for a paper transaction.
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Are the funds immediately debited from or credited to my checking account?
No. The electronic check is processed through the banking cycle in approximately the same amount of time as traditional paper checks. This process usually takes two to three business days depending on your financial institution.
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What if something looks wrong on my statement?
In case of an error or dispute, consumers have 60 days from the posting date of a transaction to notify their bank; however, notification of certain errors should be directed to the MoneyZap service. Please refer to the Terms of Service.
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USING MY CREDIT OR DEBIT CARD

When can I use my credit card with the MoneyZap℠ service?
You can use your Visa®, MasterCard® and American Express® to Send money. You cannot use your credit card to receive money or add money to your MoneyZap funds.
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Which cards are accepted?
We accept Visa®, MasterCard® and American Express® cards issued by U.S based financial institutions only.
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Will I be charged a cash advance fee if I use my credit card?
The MoneyZap service will not impose a cash advance fee for transactions that are processed with a credit card However, you may want to check with your card issuer regarding their fee policy.
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Can I use my debit card to send money?
Yes, you can use your debit card as long as it has a Visa or MasterCard logo on it. Traditional ATM only cards that require a PIN do not work over the Internet.
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Can I transfer money out of my MoneyZap funds to my credit or debit card?
No, you must have funds deposited into your personal checking account. We are not authorized by Visa®, MasterCard® or American Express® to make credits to your account.
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What if something looks wrong on my statement?
In case of an error or dispute, consumers must notify their card issuer. Each card issuer has differing policies regarding disputes.
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Document 1 - Page 1 of 1

USING THE ADDRESS BOOK Do I need to use the address book to use the service?

No. But as you become a more frequent user of the MoneyZap[SM] service, the address book feature will make our service even easier to send and request money.

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How do I add receivers to the address book?

You can add a name to your address book when you are sending money to or requesting money from a new person. Simply check the box "add to your address book" on the send or request form Or, to add a name directly to the address book, select "Address book" from the main menu and follow the directions. You will need to enter the full name and e-mail address You also have the option to put this name in a group (for example: Soccer team)

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How do I send payments to a person listed in my address book?

On the left menu bar, select "Address Book" You can send money to only one person at a time You can select a person already entered into your address book by checking the box next to the name in your address list. To send money to several people, you must initiate a separate send transaction for each person

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How do I request money from person(s) listed in my address book?

One of the greatest time-saving features is the ability to make group requests. Simply select "Address book" from the left menu bar on any page. You can select one or many people for your request by checking the box next to each name in your address list or choose a group name and click "Select all". Then click on "request money" and fill out the required request information.

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Exhibit 1 - Page 1 of 2

USING WESTERN UNION® MONEYZAP℠ FUNDS

What are MoneyZap funds?

MoneyZap funds represent amounts available to you on-line for money transfers. There is no need to sign up separately for this service feature. Money can be added to your MoneyZap funds in two ways: 1) All money that you receive from other users is automatically added to your MoneyZap funds once it becomes available. 2) Add to MoneyZap funds by transferring money in from your checking account. Use MoneyZap funds to send money, and the money is available without delay to the person you send it to (or promptly upon their registration with the MoneyZap service). Or, you can transfer the money to your checking account at any time.
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How do I increase my MoneyZap funds?

Money goes into MoneyZap funds in 2 ways: 1) All money that you receive from other users is automatically added to your MoneyZap funds once it becomes available 2) Add to your MoneyZap funds by transferring money in from your checking account
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What do I use my MoneyZap funds for?

You can use MoneyZap funds in 2 ways: 1) to send money without delay (or if the person you are sending money to is not registered, promptly upon such person's registration) or 2) transfer out to your checking account.
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Are MoneyZap funds insured by the Federal Deposit Insurance Corporation ("FDIC")?

No. MoneyZap funds are not insured by the FDIC or any other governmental agency. Western Union's business, however, is supervised by over 40 state regulatory agencies. In addition, to protect senders from loss of their funds, state laws require Western Union to always maintain an investment portfolio with a market value that equals or exceeds the amount of money Western Union is transmitting for its customers. Please read the complete Terms of Service for additional detail.
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Do I earn interest on my MoneyZap funds?

No, the MoneyZap service does not pay interest on MoneyZap funds.
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Can I transfer out money if I don't have a checking account?

No, the MoneyZap service requires that you provide a checking account to transfer some or all of your MoneyZap funds out.
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Can I use my credit or debit card to transfer out money?

No, when you transfer out MoneyZap funds, the funds must be deposited into a personal checking account that is held with a U.S. based financial institution.
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Can I use my checking account to transfer out money?

Yes, a personal checking account with a U.S. based financial institution is, in fact, the only option for transferring out your MoneyZap funds.
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Can I use my savings account to transfer out money?

No, your MoneyZap funds can only be transferred out to your personal checking account
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HOW IT WORKS

What is the MoneyZap service?
Registering with the MoneyZap Service
Sending Money
MoneyZap Funds
Receiving Money
Requesting Money from Groups or Individuals

WHAT IS THE MONEYZAP℠ SERVICE?

Now you can send, receive, and request money on-line with confidence by using the Western Union® MoneyZap℠ service. The MoneyZap service is convenient and easy

For sending and receiving person-to-person payments ON-LINE and making Requests for payments ON-LINE, you can use the MoneyZap service to:

1. **SEND and RECEIVE** money from the comfort of your home or office, and
2. **REQUEST** on-line to eliminate calling each person from your group to remind them to pay up.

Registration is quick and easy -- and to send money to or request money from another person(s) all you need to provide is your payment method (if you are sending money) and a name and e-mail address.

So the next time you want to pay for an on-line auction item, get payment quickly for the shared vacation expenses, ask your siblings to chip in on your parents' gift, or other transactions where you send, receive, or request money, just use the MoneyZap service.

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REGISTERING WITH THE WESTERN UNION® MONEYZAP℠ SERVICE

If you're new to the MoneyZap service, you will need to register - the service is currently available to U.S. residents only for U.S. domestic transactions.

1. Just go to www.moneyzap.com and click on "Register Now." Tell us your name, mailing address, e-mail address and create a User ID.
2. A few minutes later, you'll receive an e-mail message (to the e-mail address you registered) with your TEMPORARY PASSWORD.
3. Click on the link in the e-mail message (or cut and paste the link into your browser) to enter your TEMPORARY PASSWORD.
4. Follow the prompts to create your OWN PASSWORD.

That's all there is to registering!

To send money or to transfer funds out, you will need to add financial accounts* to your Wallet, which is located on your My Home page. When you receive money, it is automatically added to your MoneyZap funds. You can use MoneyZap funds to send money to another person or to transfer money to your checking account.

*All financial accounts must be held with U S based financial institutions. Debit cards must have a MasterCard® or Visa® logo to work over the Internet - traditional PIN based ATM only cards will not work.

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SENDING MONEY

Send money to individuals the fast and easy way. For example, you can pay someone back for the dinner tab, settle up for an auction or classified purchase, or pay for your share of a group gift

Here's how:

1. Register with the MoneyZap service (see How To Register above) or log in if you have already registered
2. Click on "Send Money" in the main menu at the left of any page.
3. Enter the name of the person you are sending money to, their e-mail address, the amount, and an optional personal message. A receiver does not have to be registered with the MoneyZap service for you to send money -- but the receiver will need to register to claim it
4. Tell us if you want to use your MoneyZap funds or which checking account or credit/debit card you want to use for payment. Your checking and credit/debit card account information is stored in your Wallet - you need to enter it only once!
5. Review your transaction and submit

You will receive an e-mail message from the MoneyZap service confirming the transaction. The

You will receive an e-mail message from the MoneyZap service confirming the transaction. The receiver also receives an e-mail message saying that funds are on the way and a second e-mail saying that funds have cleared and are available for use. If you use your MoneyZap funds to send money, only one e-mail message is necessary (since the money will be added to the receiver's MoneyZap funds without delay).

If you send using a credit/debit card or your checking account, funds are typically available within 2-4 business days (depending on the payment method you used and the policies of the financial institutions involved).

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MONEYZAP FUNDS

MoneyZap funds is an exciting new feature that makes sending and receiving money through the MoneyZap service faster and easier. In fact, you can send and receive money without delay Use your MoneyZap funds to send money to another person or transfer money to your checking account You can find details about your MoneyZap funds by clicking on "MoneyZap funds" in the main menu

1. **Sending using MoneyZap funds:**
   Use MoneyZap funds to send money, and it is available without delay to the person you send it to (or upon their registration with the MoneyZap service). When you send money using a credit/debit card or a checking account, the receiver has to wait 2-4 business days for the money to be available for use (during this clearing period, these funds are identified as Incoming funds).
2. **Receiving with MoneyZap funds:**
   When you receive money, it is now automatically added to your MoneyZap funds. You no longer need to manually direct how you would like to receive money sent to you.
   - **MoneyZap** funds are available to send or transfer out. If a sender uses their MoneyZap funds to send money to you, the money is added to your MoneyZap funds without delay
   - **Incoming funds** shows money that has been sent to you by another user or money you have transferred in that is still in process. Since the transaction is still in process, the status is In progress and the money is included in the "Incoming funds" amount. Once the funds have cleared and processing is complete, the transaction will have a status of Completed and the amount will be added to your MoneyZap funds.

     Keep in mind that in some circumstances, incoming funds may not clear. If that happens, we will send you notification that the transaction has been canceled and the funds will not be added to your MoneyZap funds.
3. **Getting your MoneyZap funds out:**
   You can transfer some or all of your MoneyZap funds to your checking account at any time, up to the amount of your MoneyZap funds. (Availability in your checking account is approximately 2-3 days depending on the policy of your financial institution). Just select "Transfer Money" from the main menu.
4. **Adding MoneyZap funds:**
   In addition to money that is sent to you from other users being added to your MoneyZap funds, you can always add to MoneyZap funds by transferring money in from your checking account. This ensures that when you are ready to send money, you can do it without delay. Please note that your funds are available for use in 4 business days. Just select "Transfer Money" from the main menu.

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RECEIVING MONEY

When someone sends you money with the MoneyZap service, you will get an e-mail message letting you know money is on the way (even if you are not yet registered with the MoneyZap service).

Claiming your money is easy with our new MoneyZap funds feature.

1. Register with MoneyZap (see How to Register above) or log in if you have already registered.
2. Once you register, your money is waiting for you in your MoneyZap funds (and is available for use) Or, if the money is waiting to clear from checking or credit/debit card it will be included in your *Incoming funds*. Click here for more information on MoneyZap funds

That's it!

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REQUESTING MONEY FROM GROUPS OR INDIVIDUALS

You can request money from a group of people or from just one person (whether or not they are registered with the MoneyZap service).

This feature makes it easy to request money from family members for a gift for mom and dad, for a ski trip with a group of friends, or to settle up for a dinner tab or classified purchase.

To send a request:

1. Click on "Request Money" in the main menu bar at the left of any page.
2. Enter a request description like "Contribute towards Mom & Dad's anniversary present" which serves as the subject of the e-mail request.
3. Then enter the amount of money you want from each person. You have a choice of requesting:
   - ***Fixed amount:***
     The amount requested cannot be changed by the person who sends the money Example. Request for repayment of $25 dinner tab - sender must fulfill request at $25 amount.
   - ***Suggested amount:***
     The amount requested is flexible. The person sending money can send the amount indicated or can increase or decrease the amount. Example: Request for $30 toward a birthday gift for Dad - sender can decide to increase to $50.
   - ***Open amount:***
     The amount requested is not indicated. The person sending money can choose the amount. Example: Request for contribution to gorup donation to local charity - any amount is appreciated.
4. Enter the name and e-mail address of each person you are requesting money from and provide an optional e-mail message.
5. Review your transaction and submit.

We send each person an e-mail request immediately. To respond to your request, each recipient will need to register. Your request will appear in the Incoming Requests section of each person's My Home page. The "Send Money" link makes responding to the request easy and fast!

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Confidential - Attorneys' Eyes Only

METHOD AND SYSTEM FOR PROCESSING PERSON-TO-PERSON PAYMENTS AND MONEY REQUESTS USING THE INTERNET

EXPRESS MAIL

FIELD OF THE INVENTION

The invention relates generally to computer-implemented financial transactions, and more particularly relates to processing person-to-person payments and money requests using a computer network.

BACKGROUND OF THE INVENTION

One individual (the payor) may wish to pay money to another individual (the payee) for any of a variety of reasons. Frequently, the payor owes a debt to the payee. The debt may be an informal IOU or a more formal transaction. Other times, the payor may wish to give the money to the payee as a gift.

Until now, individual payors have typically completed such payments via cash or paper check. More convenient payment methods exist, such as credit cards and bank account debits through electronic fund transactions. However, the payor typically does not have the option to use these other payment methods when the payee is an individual as opposed to a retail business that has been pre-established as an online merchant. Thus, there is a need in the art for enabling individuals to use more convenient money transfer methods.

For individuals who participate in frequent money transfers to or from other individuals, managing all these money transfers is also inconvenient. For example, a payor may receive requests for money from multiple payees through different communication methods, including in person, over the phone, and in writing. Keeping track of requests for money is therefore time consuming. Likewise, the payee is often not sure of the best way to notify the payor of a money request. Accordingly, there is a need in the art for a convenient method by which a payee can request money from a payor.

Furthermore, a payor often desires to initiate a particular money transfer only at a future time. This may be the case with a birthday gift of money or a debt that is not due until a later date. If the payor attempts to wait until the intended transfer date to give the payee a check or cash, however, the payor runs the risk that the payor will either forget or not have the opportunity to give the check or cash to the payee. This problem is particularly cumbersome when the payor must make recurring payments of a fixed amount, such as for rent in an apartment. Therefore, there is also a need in the art for a mechanism for scheduling future payments that the payor does not want to initiate until a later time. In general, there is a need in the art for safe and convenient methods by which individuals can engage in money transfers.

DOCKET NO. 09640-0130

SUMMARY OF THE INVENTION

The present invention meets the needs described above in a server, called a payment enabler, that processes person-to-person payment commands and money requests received from over a computer network such as the Internet. The payment enabler allows a remote individual to register for an account through which the individual can make payments to other individuals, request money from other individuals, and access other functionality to facilitate the management of the individual's financial transactions. In addition to initiating immediate money transfer and request money transactions, an individual may use the payment enabler to schedule future or recurring transactions.

At the time an individual authorizes a payment to another person or directs the payment enabler to request money from another person, the person to whom the payment or money request is directed may, but need not, have already registered for an account with the payment enabler. To communicate with individuals, the payment enabler may use both Web pages and e-mail.

An intermediary typically operates the payment enabler and acts as a conduit for the money transfer from one individual (the payor) to another individual (the payee). This enables the payor to pay through a variety of different payment methods and the payee to receive payment through a variety of different methods. Individuals may make payments from and receive money transfers into a stored value account.

Address book functionality may provide users the ability to retain information on counter parties. The address book may be integrated into the money transfer and money request interfaces to allow an individual to quickly select the counter party for a transaction.

Generally described, the present invention comprises a method for providing a person-to-person payment service through a computer server of a computer network. The computer server maintains a database of e-mail addresses corresponding to individuals having accounts that provide the individuals with functionality offered by the computer server for online management of financial transactions. The computer server receives from a first individual located at a remote computer an e-mail address of a second individual to whom the first individual wants to send an amount of money. Then, the computer server searches the database of e-mail addresses for the e-mail address of the second individual. If the e-mail address of the second individual was found in the database of e-mail addresses, then the payment of the amount of money from the first individual to the second individual is completed.

To complete the payment of the amount of money from the first individual to the second individual, the computer server may first initiate a transfer of the amount of money from the first individual to a first intermediary bank account

using a first money transfer method. The computer server then transfers the amount of money from a second intermediary bank account to the second individual using a second money transfer method.

The present invention also comprises a method for providing a money request service through a computer server of a computer network. The computer server maintains a database of e-mail addresses corresponding to individuals having accounts that provide the individuals with functionality offered by the computer server for online management of financial transactions. The computer server then receives from a first individual located at a remote computer an e-mail address of a second individual from whom the first individual wants to request an amount of money. The computer server sends an e-mail to the e-mail address of the second individual to notify the second individual that the first individual is requesting the amount of money. The computer server then receives authorization from the second individual to pay the amount of money to the first individual. The computer server next completes a payment of the amount of money from the second individual to the first individual.

The various aspects of the present invention may be more clearly understood and appreciated from a review of the following detailed description of the disclosed embodiments and by reference to the appended drawings and claims.

BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 is a block diagram of an overview of person-to-person payments in accordance with an exemplary embodiment of the present invention.

FIG. 2 is a block diagram illustrating a log-in Web page for accessing an account with the payment enabler in accordance with an exemplary embodiment of the present invention.

FIG. 3 is a block diagram illustrating an account history Web page in accordance with an exemplary embodiment of the present invention.

FIG. 4 is a block diagram illustrating an address book interface in accordance with an exemplary embodiment of the present invention.

FIG. 5 is a flow chart illustrating steps for registration of an individual for an account with the payment enabler in accordance with an exemplary embodiment of the present invention.

FIG. 6 is a flow chart illustrating the steps of a process through which a payor can send money in accordance with an exemplary embodiment of the present invention.

FIG. 7 is a flow chart illustrating the steps by which a payor can provide transaction information to the payment enabler so that the payment enabler can process a "send money" command in accordance with an exemplary embodiment of the present invention.

FIG. 8 is a flow chart illustrating the steps for completion of a "send money" transaction by the payment enabler in accordance with an exemplary embodiment of the present invention.

FIG. 9 is a flow chart illustrating the steps of a process through which an individual can request money from another person in accordance with an exemplary embodiment of the present invention.

FIG. 10 is a flow chart illustrating the steps by which an individual can provide information used by the payment enabler to process a money request in accordance with an exemplary embodiment of the present invention.

DETAILED DESCRIPTION OF EXEMPLARY EMBODIMENTS

The present invention is typically embodied in a server, called a payment enabler, that processes person-to-person payment commands and money requests received from over a computer network such as the Internet. The payment enabler allows an individual to register for an account through which the individual can make payments to other individuals, request money from other individuals, and access other functionality to facilitate the management of the individual's financial transactions. The payment enabler may, for example, provide the user of an account with access to online statements listing the user's pending and history (past) transactions.

To communicate with individuals, the payment enabler may use both Web pages and e-mail. Web pages may allow the payment enabler to both communicate information to and receive information from an individual. E-mail provides a convenient mechanism through which the payment enabler can reach individuals who have not registered with the payment enabler and update individuals about the status of a particular transaction.

At the time an individual authorizes a payment to another person or directs the payment enabler to request money from another person, the person to whom the payment or money request is directed may, but need not, have already registered for an account with the payment enabler. If the person to whom the payment or money request is directed does not already have an account with the payment enabler, then the payment enabler e-mails that person to invite his or her registration for an account so that the transaction can be completed.

An intermediary typically operates the payment enabler and acts as a conduit for the money transfer from one individual (the payor) to another individual (the payee). This enables the payor to pay through a variety of different payment methods and the payee to receive payment through a variety of different money receipt methods.

For example, individuals may make payments from and receive money transfers into a stored value account, also called a virtual private payment account. The individual may have a physical card associated with the stored value account. Using the card, the individual may make payments to brick-and-mortar stores by drawing upon funds in the stored value account.

In addition to initiating immediate money transfer and request money transactions, an individual may use the payment enabler to schedule a future or recurring payment or money request to another individual. An individual may schedule the dates for a future or recurring transaction via selection from a pull-down menu, typing in the dates, selecting dates by clicking on them in a graphical calendar interface, and the like. For a recurring transaction, the individual may use any of the above methods to specify a date to make the initial payment or

money request and then specify a frequency and duration for repeating the payment or request.

Address book functionality may provide users the ability to retain information on counter parties. The address book may be integrated into the money transfer and money request interfaces to allow an individual to select quickly the counter party for a transaction.

Although the present invention has thus far been described in the context of transactions between individuals, one skilled in the art should appreciate that the methods described in the detailed description can also apply to transactions where one or both of the parties is another type of entity, such a business, merchant, corporation, group, or the like. Moreover, an individual may command the payment enabler to make a payment to several different individuals in a single transaction. Likewise, an individual may instruct the payment enabler to request money on the individual's behalf from several other people in a single transaction.

Money transfer methods between individuals are also discussed in U.S. Patent Application Serial No. 09/476,386, the disclosure of which is hereby incorporated by reference. With the help of the figures, in which like numerals refer to like elements throughout the several figures, the detailed description now further describes aspects of the present invention.

DOCSEARCH - 4150

Person-to-Person Payment Overview

FIG. 1 provides an overview 100 of person-to-person payments according to an exemplary embodiment of the present invention. The overview 100 illustrates a payor 110 who needs to transfer an amount of money (also called a payment) 180 to the payee 130.

The payment enabler 170 is typically hosted by a server linked to a computer network such as the Internet 150. Accordingly, the payment enabler 170 is accessible over the Internet 150 by individuals (e.g., the payor 110 and the payee 130) located at computers (e.g., the computers 120 and 140) that are remote from the payment enabler. The payment enabler 170 enables these individuals to

register for an account with which they can make payments to other individuals, request money from other individuals, and access other functionality to facilitate the management of the individuals' financial transactions.

The payor 110 typically accesses the Internet 150 through the payor computer 120, and the payee 130 typically accesses the Internet through the payee computer 140. The payor computer 120 and the payee computer 140 may be linked to the Internet 150 in the customary manner. To enable the payor 110 and the payee 130 to access the functionality of the various servers connected to the Internet 150, the payor computer 120 and the payee computer 140 typically run a Web browser that enables their users to communicate with these various servers through Web pages. The payor 110 and the payee 130 may also access the payment enabler 170 in this manner. Other computer users (not shown) may access the Internet 150 and the payment enabler 170 in a similar manner.

Using the payment enabler 170, the payor 110 may complete a money transfer of a payment 180 to the payee 130. In such a transaction, an intermediary 160 may act as a conduit for the money transfer of the amount 180. Typically, the intermediary 160 is a business that operates the payment enabler 170. By acting as a conduit for a money transfer between the payor 110 and the payee 130, the intermediary 160 enables the payor to pay through a variety of different payment methods and the payee to receive payment through a variety of different money receipt methods. As shown in the overview 100, the intermediary 160 collects the payment 180 from the payor 110 via a first money transfer method, and the intermediary transfers the payment to the payee 130 via a second money transfer method.

Typically, the intermediary 160 receives the transfer of money 180 via the first money transfer method into a first bank account. The intermediary 160 typically transfers money 180 from a second bank account to the payee 130 via the second money transfer method. The first bank account and the second bank account may, but need not, be the same account.

Although the intermediary 160 may receive the payment 180 from the payor 110 before the intermediary transfers the payment to the payee 130, the intermediary may choose to pay the payee before receiving payment from the payor. In this case, the intermediary 160 assumes the risk of nonpayment by the payor 110. Instead of assuming the risk of nonpayment in order to pay the payee 130 before receiving payment 180 from the payor 110, the intermediary 160 may pay a third party (not shown) to assume the risk of nonpayment by the payor.

Those skilled in the art will be familiar with a variety of money transfer methods. The first money transfer method from the payor 110 to the intermediary 160 may comprise such payment methods as receiving a deposit of an amount of cash by the payor at the store of a payment processor that transfers the amount to the intermediary, debiting a credit card of the payor, debiting a bank account of the payor in an electronic fund transaction, debiting a stored value account (also called a virtual private payment account) of the payor, receiving a paper check from the payor, and the like. The second money transfer method from the intermediary 160 to the payee 130 may comprise such money receipt methods as debiting a bank account of the intermediary to fund the dispensing of cash to the payee through an automated teller machine (ATM), dispensing cash to the payee at a store of a payment processor that funds the transaction by debiting a bank account of the intermediary, crediting a credit card of the payee, crediting a bank account of the payee in an electronic fund transaction, crediting a stored value account of the payee, sending a paper check to the payee, and the like.

By way of further explanation, a stored value account may have a balance that can be credited and debited. A business managing the stored value account typically guarantees the account owner the ability to convert the account balance to cash or cash-equivalents through withdrawals or payments to other entities made against the account balance. For the account owner to make a payment to an entity against the balance in a stored value account, that entity typically arranges to accept payment from the business managing the stored value account prior to the transaction. When the business managing the stored value account receives

money on the behalf of the account owner, the balance of the account owner's stored value account is credited.

The transfer of money 180 via the first money transfer method and/or the second money transfer method may be executed using money transfer processing systems (not shown) that are managed by the intermediary 160. Alternatively, either or both of these transfers may be executed using money transfer processing systems (not shown) of third parties. To direct a money transfer processing system to perform a money transfer and provide it with the appropriate transaction details, the payment enabler 170 may communicate with the processing system over the Internet 150, over dedicated network connections, or through other means. The details of money transfer processing systems for various payment methods and money receipt methods are well known to those skilled in the art.

EBAY-1002

Hardware and Software for Implementing Person-to-Person Payments

The payor computer 120, the payee computer 140, and the server hosting the payment enabler 170 may each have typical features of a computer system, such as a processing unit, a system memory containing random access memory (RAM) and read only memory (ROM), and a system bus that couples the system memory to the processing unit. The computer may also include various memory storage devices, such as a hard disk drive, a magnetic disk drive (e.g., to read from or write to a removable magnetic disk), and an optical disk drive (e.g., to read from or write to optical media such as a CD-ROM). The payor computer 120 and the payee computer 140 may also comprise devices capable of wireless access to the Internet 150.

A number of program modules may be stored in the drives and RAM of the computer system. Program modules control how the computer system functions and interacts with the user, with input/output devices, or with other computers. Program modules include routines, an operating system, application program modules, data structures, browsers, and other software or firmware components. The invention may conveniently be implemented in various program modules that

are stored on the computers illustrated in the overview 100 and implement the methods described in the detailed description.

No particular programming language will be described for carrying out the various procedures described in the detailed description because it is considered that the operations, steps, and procedures described and illustrated in the accompanying drawings are sufficiently disclosed to permit one of ordinary skill in the art to practice an exemplary embodiment of the present invention. Moreover, there are many computers and operating systems which may be used in practicing an exemplary embodiment, and therefore no detailed computer program could be provided which would be applicable to all of these many different systems. Each user of a particular computer will be aware of the language and tools which are most useful for that user's needs and purposes.

One skilled in the art should recognize that the various computers 120, 140, and 170 may require one or more databases for storing information pertinent to their roles in the person-to-person payment methods of the present invention. In the detailed description, these databases may be described with respect to their functionality or the information stored. One skilled in the art should recognize that a variety of different database implementations are capable of providing the described functionality or storing the described information. Accordingly, details of such database implementations need not be described. Where details of a database implementation are described, the detailed description provides them by way of example, not by way of limitation.

Accessing the Functionality of the Payment Enabler

FIG. 2 is a block diagram illustrating an exemplary login Web page 200 through which a user of the payment enabler 170 can access his or her account. This account enables the user to access the features of the payment enabler. If the user makes a payment 180 to another individual using the payment enabler 170, then the user is referred as the payor 110 with respect to that particular transaction. If the user receives a payment from another individual through the payment

enabler 170, then that user is referred to as a payee 130 with respect to that particular transaction. Through the account, the user also has access to other functionality of the payment enabler 170 for facilitating the management of that user's financial transactions.

As already described, the payment enabler 170 may require the user to undergo a registration process before activating an account for the user. As a result of that registration process, the user may be assigned a user name and a password. To access his or her account, the user enters the assigned user name in box 205 and the password in box 210. When the user next clicks the "LOGIN" button 215, the payment enabler 170 determines if the password on file for the account associated with the user name supplied by the user matches the password supplied by the user. If so, then the payment enabler 170 grants the user access to the account associated with the user name supplied by the user.

The leftmost side of the login Web page 200 may have several buttons (225, 230, 240, 250, 260, 270, 280, and 290), each labeled and associated with a particular feature of the payment enabler 170. By selecting a particular button, perhaps with a pointing device such as a mouse, the user can access the feature of the payment enabler associated with that button. These buttons (225, 230, 240, 250, 260, 270, 280, and 290) are typically inactive until the user has been granted access to the user's account through the login process.

The features associated with each of the buttons 225, 230, 240, 250, 260, 270, 280, and 290 are now discussed in turn. In response to the user clicking the button 225, the payment enabler 170 may provide the user with a Web page alerting the user to new money requests received and payments completed since this button was previously selected. In response to the user clicking the button 230, the payment enabler 170 initiates the "send money" process 600 (described in more detail later in conjunction with the description of FIGS. 6-8), which allows the user (the payor 110 with respect to this transaction) to send money to another individual, the payee 130. In response to the user clicking the button 240, the payment enabler 170 initiates the "request money" process 900 (described in more

detail later in conjunction with the description of FIGS. 9 and 10), which allows the user (the payee 130 with respect to this transaction) to request money from another individual, the payor 110.

In response to the user clicking the button 250, the payment enabler 170 provides the user with an online statement of pending "send money" or "request money" transactions. In response to the user clicking the button 260, the payment enabler 170 provides the user with an online statement of history (i.e., past or completed) "send money" or "request money" transactions. Such an online statement of completed transactions is further described in more detail later in conjunction with the description of FIG. 3.

In response to the user clicking the button 270, the payment enabler 170 provides the user with an address book interface 400 (described in more detail later in conjunction with the description of FIG. 4). This address book interface 400 provides the user with extensive address book functionality.

In response to the user clicking the button 280, the payment enabler 170 provides the user with a Web page having a summary of the user's profile (i.e., registration information). Through this Web page, the user may be able to update his or her profile. Updating profile information may include adding or deleting money transfer methods for either making payments or receiving payments. The user may also change the default payment or money receipt method for the user's account through this feature.

In response to the user clicking the button 290, the payment enabler 170 may provide the user with an online calendar through which the user can keep track of various events, including but not limited to financial transactions. Such online calendars are well known to those skilled in the art. The calendar may automatically indicate future and recurring transactions that have been scheduled. Such scheduled transactions may include automatic initiation of a payment or sending of a money request. By clicking on a transaction listed on the online calendar, the user can change the details (including scheduling) of the transaction.

When a particular button 225, 230, 240, 250, 260, 270, 280, or 290 is selected, the payment enabler 170 typically highlights it and provides the selected functionality in the large area 220 of the graphical user interface. The buttons 225, 230, 240, 250, 260, 270, 280, and 290 may be displayed on all Web pages provided to the user by the payment enabler 170 in order to provide the user with an easy way to switch between features of the payment enabler while logged into his or her account.

Online Statements of Pending and Completed Transactions

FIG. 3 is a block diagram illustrating an exemplary account history Web page 300, which the user may access by selecting the "View History" button 260. The online statement of history transactions is displayed in the area 220 of the Web page. Because the button 260 has been selected, it is shown highlighted. The other buttons 225, 230, 240, 250, 270; 280, and 290 are provided toward the leftmost side of the Web page to allow the user to easily switch to other features of the payment enabler 170.

The online statement of history transactions comprises completed transactions 310. A given transaction may comprise a "send money" transaction or a "request money" transaction depending on whether the user sent money to another individual or requested money from another individual. Each of the transactions 310 occupies one row of the area 220 and includes entries for each of the columns 320, 330, 340, 350, 360, 370, 380, and 390. By clicking on a column head, the user can sort the transactions 310 by their entries for the column corresponding to that column head.

For each of the transactions 310, the entry in column 320 comprises the name of the counter party to the transaction. The entry in column 330 comprises a unique reference number assigned to the transaction by the payment enabler 170. The entry in column 340 comprises the e-mail address of the counter party to the transaction. The entry in column 350 comprises the amount 180 that the user sent to or requested from the listed counter party for the transaction. The entry in

column 360 comprises the date that the transaction was initiated. The entry in column 370 comprises a subject that the user has provided to identify the transaction.

The entry in column 380 indicates the type of the transaction. For example, the word "send" in this column 380 may indicate a "send money" transaction. "Request" may indicate a "request money" transaction. "Receive" may indicate a transaction in which money was received from another individual who used the "send money" process 600.

In some embodiments of the present invention, a payee 130 in a given transaction has the opportunity to reverse a received payment. In that case, the type column 380 for that transaction may have the word "refund."

The entry in column 390 indicates the status of the transaction. If the transaction has been completed, then the word "fulfilled" may appear in the column 390. In some embodiments of the present invention, a payor 110 in a given transaction has the opportunity to cancel a pending transaction before it is completed. The word "canceled" in the column 390 may indicate such a canceled transaction.

By clicking the button 250, the user of an account can obtain a Web page (not shown) similar to that of FIG. 3 but listing only pending transactions. Pending transactions include transactions that the user authorized the payment enabler 170 to initiate but that have not yet been completed. Such transactions may be indicated by the word "pending" in the status field 390.

In some embodiments of the present invention, the payment enabler 170 permits a user who has begun entering transaction details but has not finished to save the details entered up till that point. In such an embodiment, the user can later complete entry of the transaction details and then authorize the payment enabler 170 to initiate the transaction. Such a transaction may be listed in the statement of pending transactions with the word "draft" in the status field.

Address Book Functionality

FIG. 4 is a block diagram illustrating an exemplary address book interface 400. The user may access this address book interface 400 by clicking on the button 270.

The address book interface includes a listing of address book entries 410 for a user-defined group of people. Each address book entry occupies a row of the display and includes information for each of the columns 420, 425, and 430. By clicking on a column head for one of these columns, the user can sort the address book entries 410 by their information in the column corresponding to that column head. Column 415 comprises a check box that can be either checked or unchecked for each of the address book entries 410.

For each of the address book entries 410, the information in column 420 comprises the name of a person with an e-mail address. The information in column 425 comprises an e-mail address of the person listed in column 420. The information in column 430 comprises the number of transactions currently pending for the user with the person listed in column 420 as the counter party.

By clicking the button 460, the user can add a new address book entry to the current display of address book entries. There may also be a button (not shown) allowing the user to delete an address book entry from the current display of address book entries.

By clicking the button 470, the user can save the entries 410 in the current display of address book entries for future reference. After the user clicks the button 470, a subsequent Web page may prompt the user for the name under which the group should be saved. If the group being saved is an update to a group that was earlier saved, the Web page may provide the user the option to replace the old group by saving the updated group under the same name as the old group was saved.

By clicking the drop-down menu 480, the user can select a previously saved group. In response, the payment enabler provides the user with a Web page like that of FIG. 4, except the address book entries 410 of the current group are replaced with address book entries for the selected group.

By making a selection from the drop-down menu 490, the user can import address book entries from other programs. Once imported, these address book entries will be displayed on a Web page similar to that of FIG. 4 as the address book entries 410.

By clicking on the button 440, the user initiates the "send money" process 600 (discussed later) to send money to all the individuals whose address book entries 410 are checked in column 415. By clicking on the button 450, the user initiates the "request money" process 900 (discussed later) to request money from all the individuals whose address book entries 410 are checked in column 415. When the "send money" process 600 and the "request money" process 900 are initiated in this manner through the address book interface 400, the user need not later specify again the individuals (and their e-mail addresses) to whom the user wishes to pay money or from whom the user wishes to request money.

The user may check the check box (column 415) for one or more of the address book entries 410 by clicking on that check box. The user may uncheck an already checked check box by clicking on it again.

Registration for an Account with the Payment Enabler

FIG. 5 is a logical flow diagram illustrating exemplary steps for registration of an individual for an account with the payment enabler 170. The registration process begins with step 510.

In step 510, the individual establishes a secure connection with the payment enabler 170. Typically, the individual communicates with the payment enabler 170 via Web pages. In step 520, the individual provides the payment enabler 170 with the individual's e-mail address and other identification information included in the individual's profile.

In step 530, the individual provides the payment enabler 170 with information for one or more payment methods. In step 540, the individual selects a default payment method.

In step 550, the individual provides the payment enabler 170 with information for one or more methods of receiving money. In step 560, the individual selects a default method for receiving money.

In step 565, the payment enabler 170 provides the individual with a user name and password. Alternatively, the payment enabler 170 may permit the individual to choose his or her own password.

In step 570, the payment enabler 170 creates a database record that stores the individual's account information. This account information includes the profile of the individual, as well as the individual's user name and password. This database record may also include a pending transactions file and a history transactions file that store the information that the payment enabler 170 respectively uses to produce at the individual's request the online statement of pending transactions for the individual and the online statement of history transactions for the individual.

In step 580, the payment enabler 170 sends the individual a confirmation e-mail having a deep link that the individual can follow to activate the account. In step 590, the individual follows the deep link to activate the account. The registration process then ends in step 595.

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Sending Money to Other Individuals

FIG. 6 is a logical flow diagram illustrating exemplary steps for a send money process 600 in which a payor 110 can send money 180 to a payee 130. The send money process 600 begins with step 610.

In step 610, the payor 110 logs into the payor's account through a secure connection with the payment enabler 170 and selects the "send money" option, perhaps by clicking the "send money" button 230.

In step 620, the payor 110 provides the payment enabler 170 with the send money transaction information. The payor 110 may communicate this information to the payment enabler 170 through Web forms.

In step 630, the payment enabler 170 searches for the e-mail address of the payee 130 in the database of user accounts to determine if the payee is a registered user. In step 635, the payment enabler 170 determines if the e-mail address of the payee 130 was found. If the e-mail address of the payee 130 was found, then the "YES" branch is followed to step 690 because the payee is already a registered user. In that case, the payment enabler 170 completes the transaction in step 690 before the send money process 600 ends in step 695.

Referring again to step 635, if the payment enabler 170 determines that the e-mail address of the payee 130 was not found, then the "NO" branch is followed to step 640 because the payee is not already a registered user. In step 640, the payor 110 specifies a question and an expected answer for the purpose of authenticating the payee 130.

In step 650, the payment enabler 170 sends the payee 130 an e-mail to notify the payee that the payee can receive the payment from the payor 110 by registering for an account with the payment enabler. The e-mail may include a link that the payee 130 can follow to register for the account with the payment enabler 170. In step 660, the payment enabler 170 determines if the payee registers for an account with the payment enabler.

If the payee 130 never registers for an account with the payment enabler 170, then the "NO" branch is followed to step 695, and the send money process 600 ends. If, in step 660, the payee 130 does register for an account with the payment enabler 170, then the "YES" branch is followed to step 670.

In step 670, the payment enabler 170 poses the security question to the payee 130 and receives a response from the payee. In step 680, the payment enabler 170 determines if the response matches the expected answer to the security question that was entered by the payor 110 in step 640. If the response does not match the expected answer, then the "NO" branch is followed to step 695, and the send money process 600 ends.

If the response does match the expected answer in step 680, then the "YES" branch is followed to step 690. In step 690, the payment enabler 170 completes the transaction. The send money process 600 then ends in step 695.

FIG. 7 is a logical flow diagram illustrating exemplary steps for provision of the "send money" transaction information to the payment enabler 170 by the payor 110. The logical flow diagram of FIG. 7 comprises an exemplary process corresponding to routine 620 on FIG. 6. The routine 620 begins with step 710.

In step 710, the payor 110 specifies the e-mail address of the payee 130. The payor 110 may do this by typing in the e-mail address or by selecting the e-mail address from an online e-mail address book.

In step 720, the payor 110 specifies the amount 180 to pay the payee 130. In step 730, the payor 110 specifies a subject that may identify the transaction in the pending and history transactions files. The subject may also identify the transaction in the subject line of an e-mail to the payee 130 about the transaction. In step 740, the payor 110 optionally specifies a message for the payment enabler 170 to include in the e-mail notifying the payee 130 of the transaction.

In step 750, the payor 110 optionally selects a payment method to be used in this transaction instead of the default payment method. In step 760, the payor 110 optionally identifies the payment 180 as a future or a recurring payment. The payment enabler 170 may provide a graphical calendar to assist in scheduling future payments. For example, the payor 110 may click a box corresponding to a specific day to schedule the payment 180 for that day.

In step 770, the payment enabler 170 displays a summary of the transaction to the payor 110. In step 780, the payment enabler 170 offers the payor 110 the opportunity to confirm the transaction or to reenter the transaction information.

In step 790, the payment enabler 170 determines if the payor 110 has confirmed the transaction. If the transaction is confirmed, then the "YES" branch is followed to step 795, and the routine 620 returns. However, if the payment enabler 170 determines in step 790 that the payor 110 has decided not to confirm

the transaction, then the "NO" branch is followed back to step 710, and the payor reenters the transaction information.

FIG. 8 is a logical flow diagram illustrating exemplary steps for completion of the "send money" transaction by the payment enabler 170. The logical flow diagram of FIG. 8 comprises an exemplary process corresponding to routine 690 of FIG. 6. The routine 690 begins with step 810.

In step 810, the payment enabler 170 assigns a unique transaction identifier to the transaction and creates a database record of the transaction. This unique identifier may be used to access the record of a transaction whenever a customer inquires about the transaction.

In step 820, the payment enabler 170 initiates the transfer of the payment amount 180 from the payor 110 to the intermediary 160 using the first money transfer method. If the payor 110 identified the payment 180 as a future or recurring payment in step 760 of FIG. 7, then the payment enabler 170 waits until the specified time or times to initiate the transfer of the payment amount 180 from the payor to the intermediary 160.

If the payor 110 specified a particular payment method to be used in this transaction in step 750 of FIG. 7, then that payment method comprises the first money transfer method. Otherwise, the first money transfer method comprises the default payment method specified for the account of the payor 110.

In step 830, the payment enabler 170 updates the pending transactions file for the payor 110. Typically, this update involves adding the transaction to the pending transactions file for the payor 110 as a "send" type transaction with a "pending" status.

In step 840, the payment enabler 170 updates the pending transactions file for the payee 130. Typically, this update involves adding the transaction to the pending transactions file for the payee 130 as a "receive" type transaction with a "pending" status.

In step 850, the intermediary 160 receives the payment amount 180. In step 860, the payment enabler 170 transfers the payment amount 180 from the

intermediary 160 to the payee 130 using the second money transfer method. Typically, the second money transfer method comprises the default money receipt method specified for the account of the payee 130.

The payment enabler 170 may send an e-mail to the payee 130 to notify the payee of the money 180 being sent. This e-mail may optionally require that the payee 130 authorize receipt of the money 180 before the payment enabler 170 will complete the payment through the second money transfer method. This e-mail may also optionally offer the payee 130 the opportunity to change the second money transfer method for this particular transaction from the default money receipt method to another money receipt method.

In step 870, the payment enabler 170 changes the status of the transaction for both the payor 110 and the payee 130 from "pending" to "fulfilled" and moves the transactions from their pending transactions files to their history transactions files.

In step 880, the payment enabler 170 may send confirmation e-mails to the payor 110 and the payee 130 notifying them of completion of the transaction. The routine 690 then returns in step 890.

Express Mail Label No. EV339941705US

Requesting Money from Other Individuals

FIG. 9 is a logical flow diagram illustrating exemplary steps for a request money process 900 in which a payee 130 can request money 180 from a payor 110. The request money process 900 begins with step 910.

In step 910, the payee 130 logs into the payee's account through a secure connection with the payment enabler 170. The payee 130 then selects the "request money" option, perhaps by clicking the "request money" button 240.

In step 920, the payee 130 provides the payment enabler 170 with information used to process the money request. This may be done via a Web page form. In step 930, the payment enabler 170 adds the transaction as a "request" type transaction to the pending transactions file of the payee 130.

In step 940, the payment enabler 170 searches for the e-mail address of the payor 110 in the database of user accounts to determine if the payor is a registered user of the payment enabler 170. In step 945, the payment enabler 170 determines if the address was found. If the address was not found, then the payor 110 does not have an account with the payment enabler 170, and the "NO" branch is followed to step 950.

In step 950, the payment enabler 170 sends an e-mail to the payor 110 notifying the payor of the money request. This e-mail also invites the payor 110 to register for an account with the payment enabler 170.

In step 955, the payor 110 registers for an account with the payment enabler 170. Preferably, the payor 110 reaches a registration page of the payment enabler 170 by following a link in the e-mail. Step 970, to be discussed shortly, is then executed.

Referring again to step 945, if the payment enabler 170 found the e-mail address of the payor 110 in the database of user accounts, then the payor does have an account with the payment enabler, and the "YES" branch is followed to step 960. In step 960, the payment enabler 170 sends an e-mail to the payor 110 notifying the payor of the money request and containing a link to a Web page through which the payor can respond to the money request. In step 965, the payor 110 follows the link in the e-mail, and step 970 is then executed.

Step 970 follows either step 955 or step 965. In step 970, the payment enabler 170 provides the payor 110 with a Web page for authorizing payment of the amount 180 requested in the money request. If step 970 is reached from step 955, then the payment enabler 170 preferably provides this Web page to the payor 110 automatically at the end of the registration process.

In step 980, the payor 110 authorizes the payment 180. In step 990, the payment enabler 170 completes the money transfer with an intermediary 160 acting as a conduit between the payor 110 and the payee 130 in the manner already described. The payment enabler 170 also updates the pending and history

transactions files for both the payor 110 and the payee 130. The request money process 900 then ends in step 995.

FIG. 10 is a logical flow diagram illustrating exemplary steps by which the payee 130 can provide the payment enabler 170 with the information used by the payment enabler to process the money request. The logical flow diagram of FIG. 10 corresponds to routine 920 on FIG. 9. The routine 920 begins with step 1010.

In step 1010, the payee 130 specifies the e-mail address of the payor 110. The payee 130 may do this by typing in the e-mail address or by selecting the e-mail address from an online e-mail address book such as the one depicted in FIG. 4.

In step 1020, the payee 130 specifies the amount 180 to be requested from the payor 110. In step 1030, the payee 130 specifies a subject that may identify the transaction in the pending and history transactions files. This subject may also comprise the subject line of an e-mail notifying the payor 110 of the money request.

In step 1040, the payee 130 optionally specifies a message for the payment enabler 170 to include in the e-mail notifying the payor 110 of the money request. In step 1050, the payee 130 optionally selects a money receipt method to be used in this transaction instead of the default money receipt method specified in the payee's profile. The routine 930 then returns in step 1060.

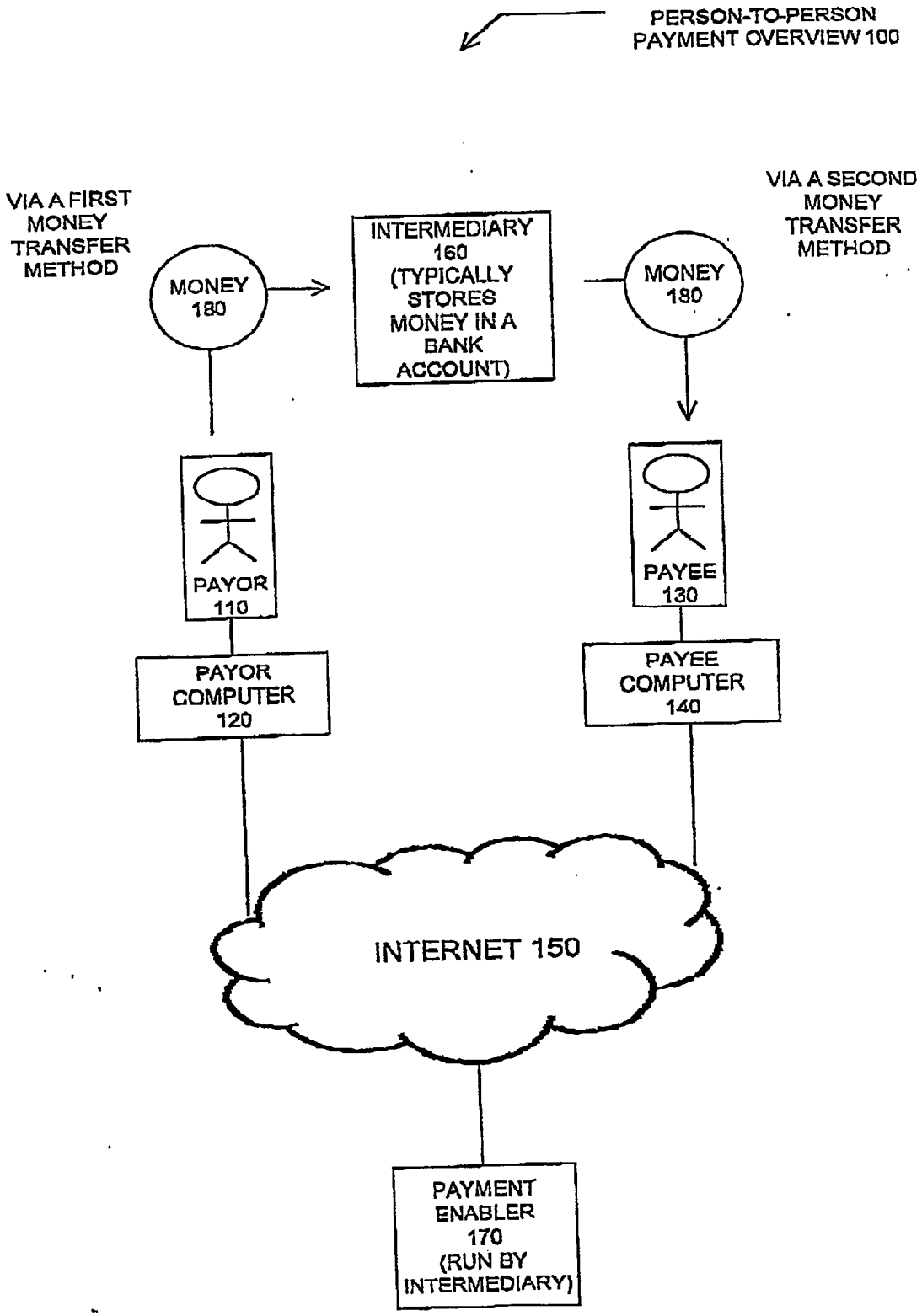

FIG. 1

Dec-04-2000 17:55 From- T-549 P.002 F-679

LOGIN WEB PAGE 200 FOR ACCESSING AN ACCOUNT WITH THE PAYMENT ENABLER

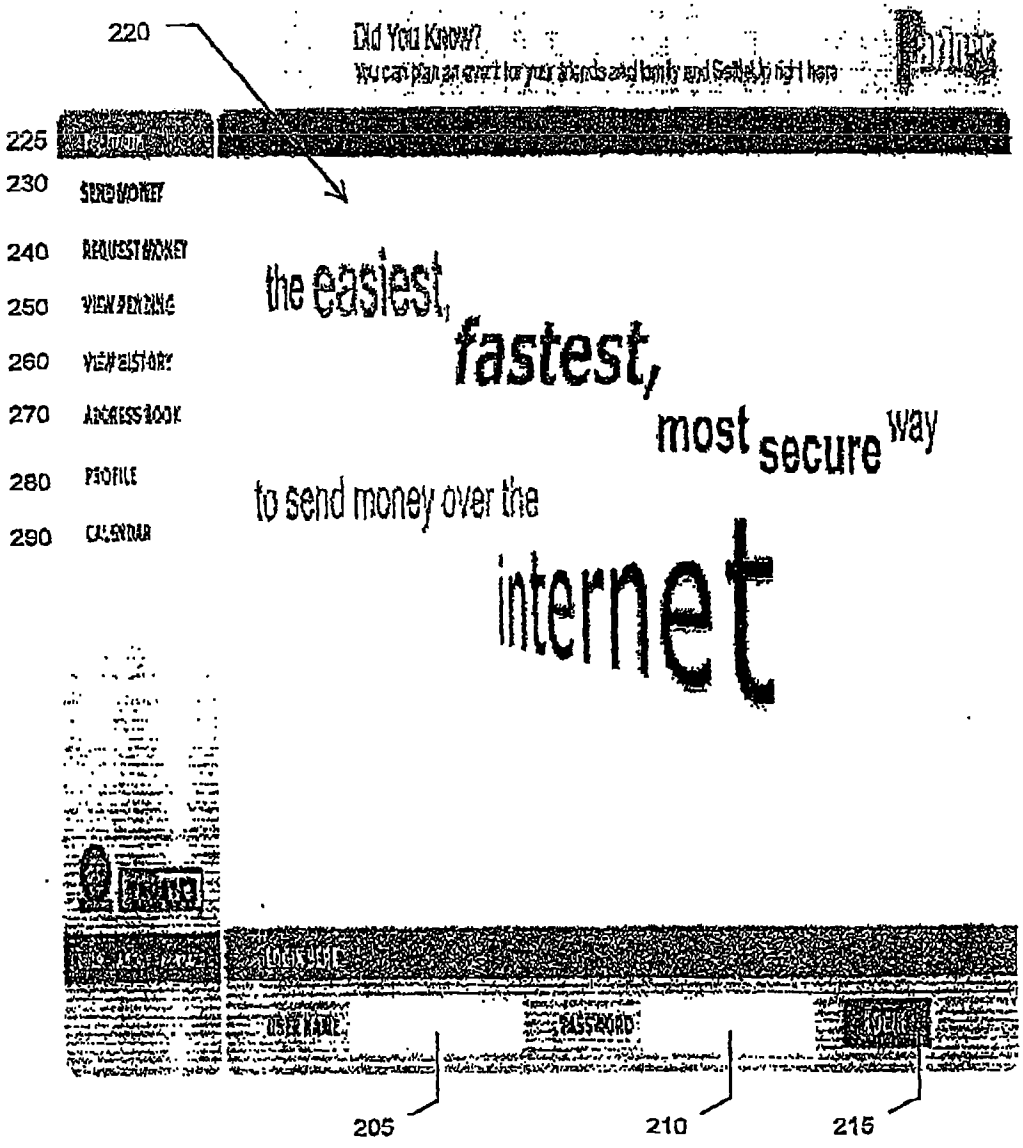

FIG. 2

Dec-04-2000 17:55 From- T-549 P 003 F-879

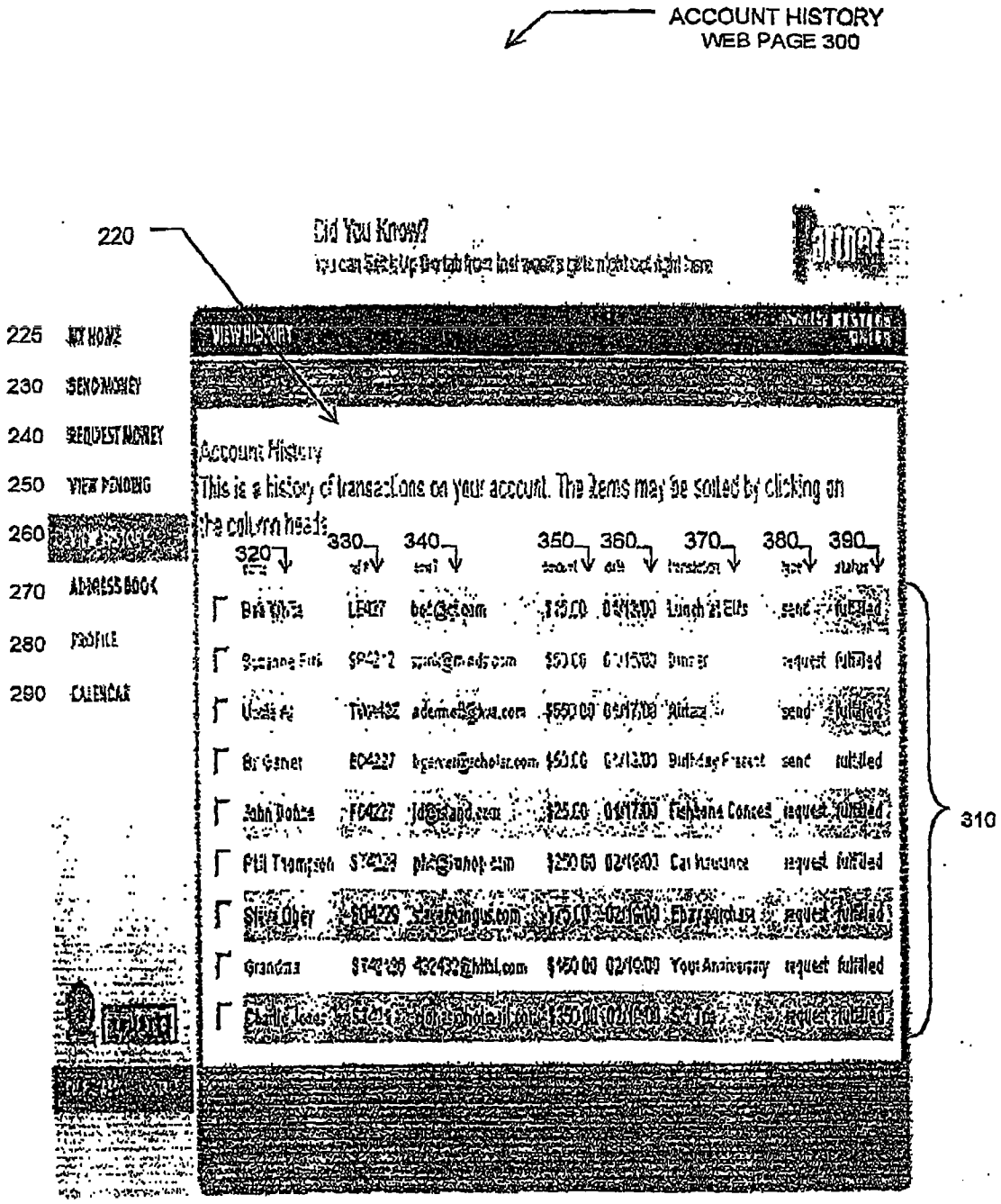

FIG. 3

Dec-04-2000 17:55 From- T-549 P.004/011 F-679

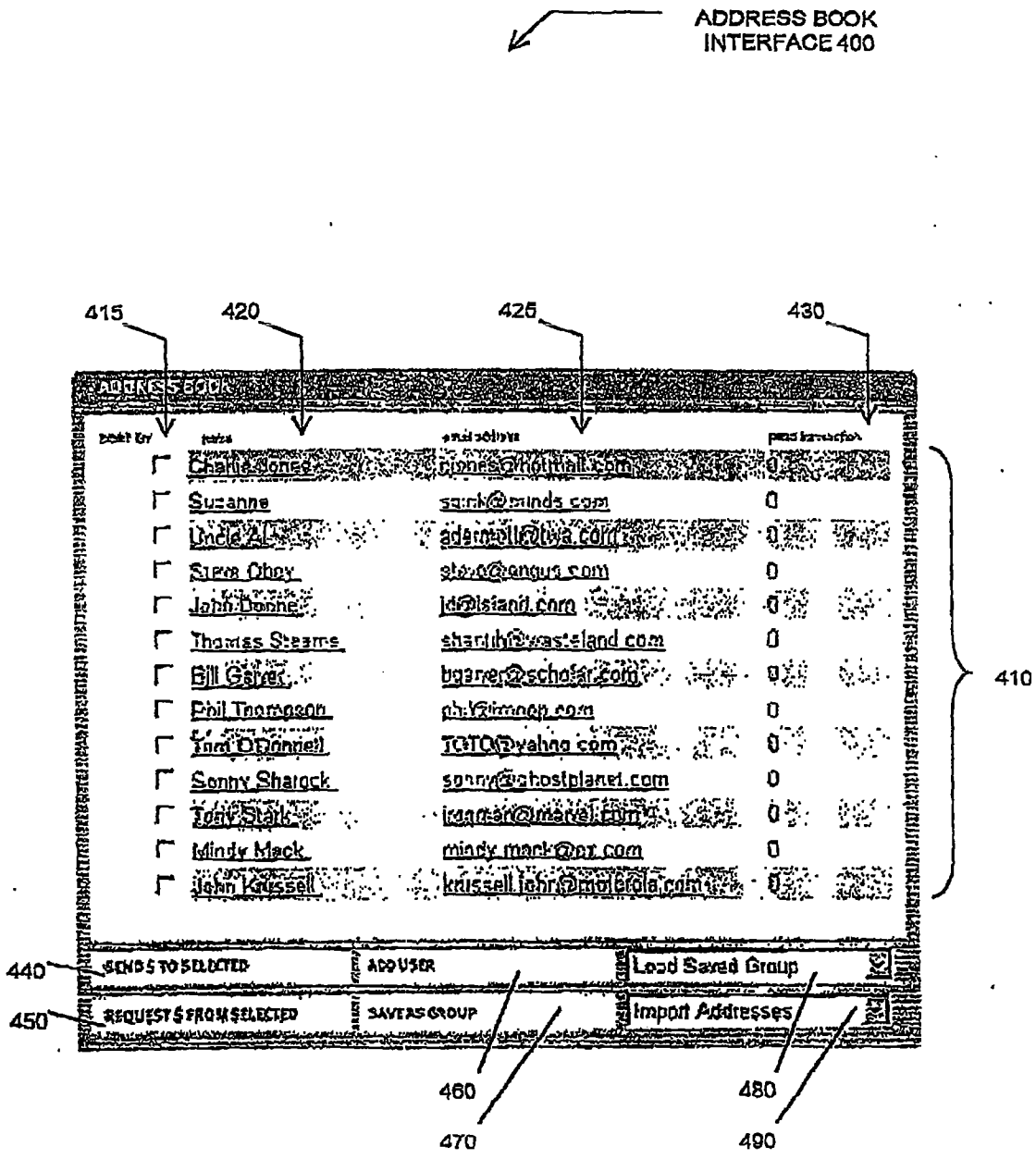

FIG. 4

T-549 P.005/011 F-679
Dec-04-2000 17:55 From-

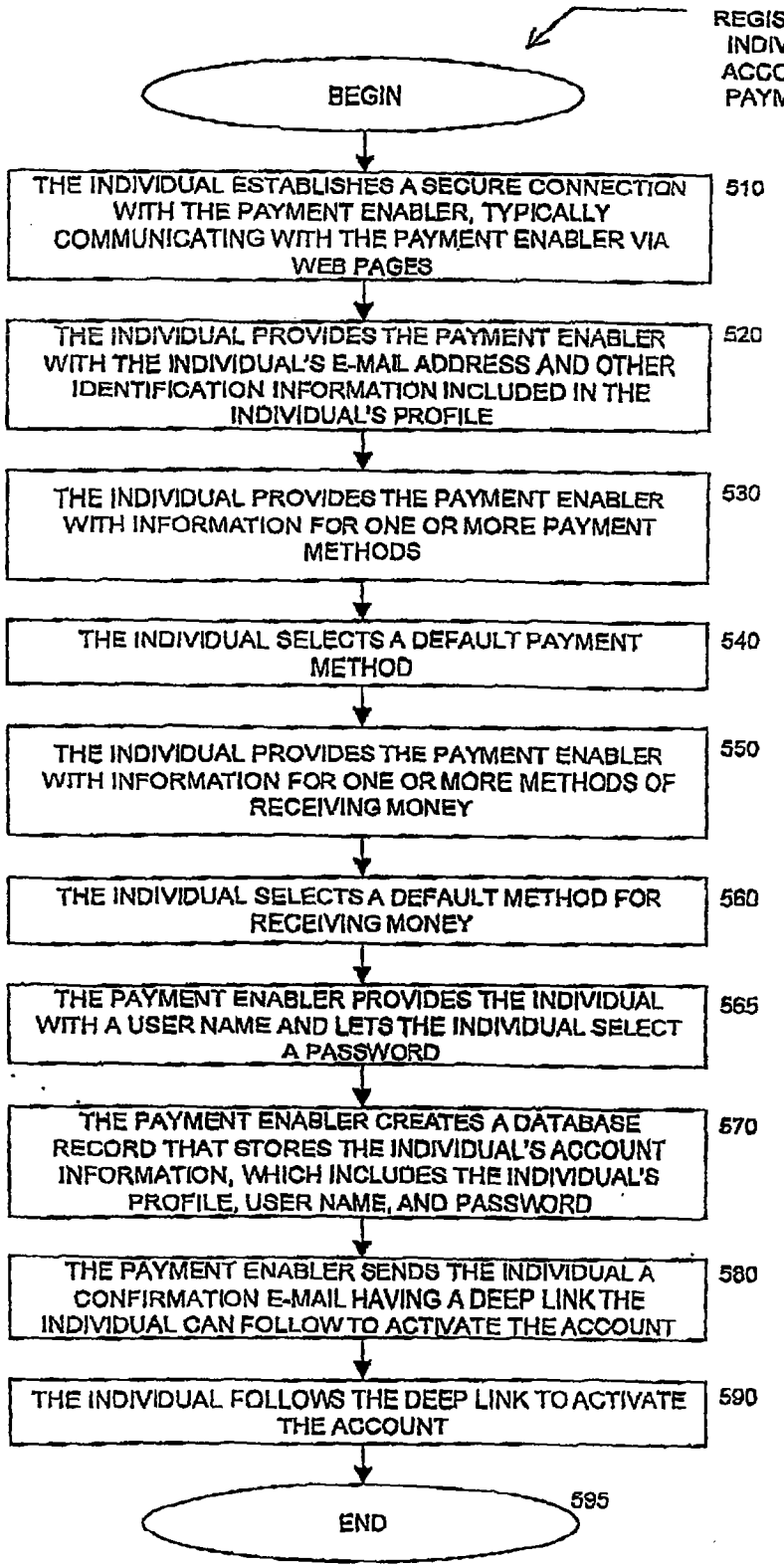

FIG. 5

T-549 P.006/011 F-679
Dec-04-2000 17:56 From-

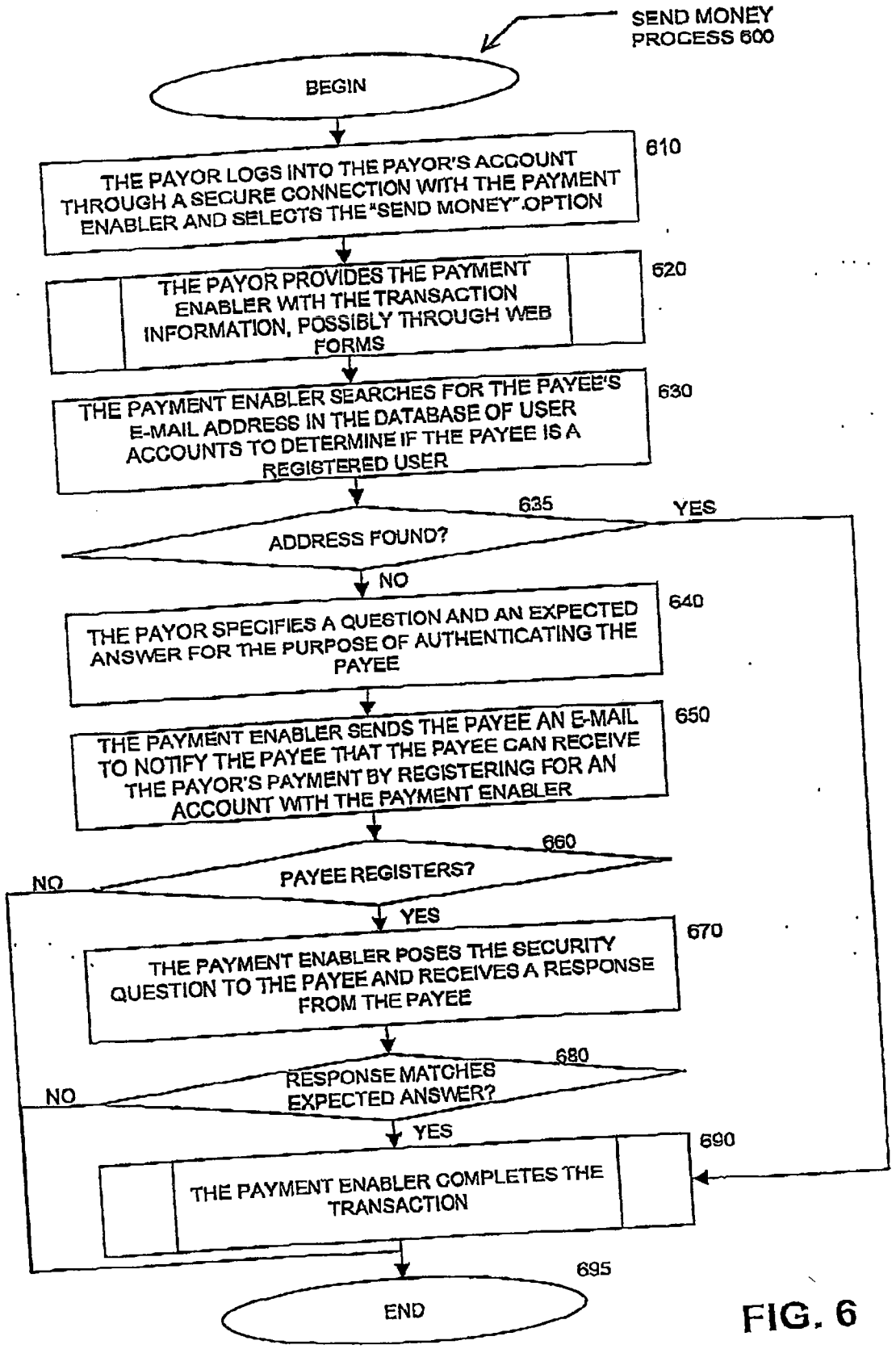

FIG. 6

Dec-04-2000 17:56 From- T-549 P.007/011 F-679

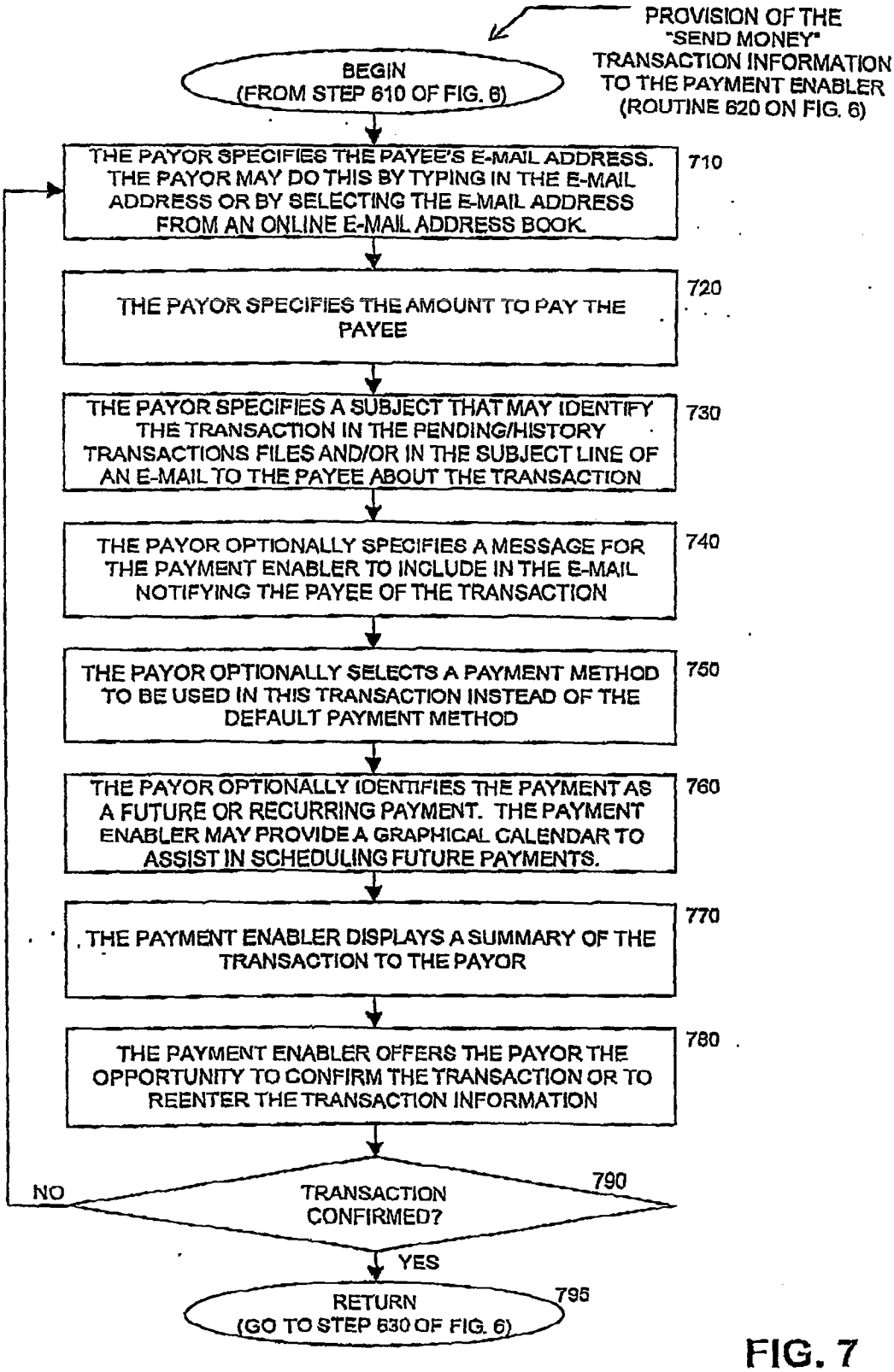

FIG. 7

T-549 P.008/011 F-679
Dec-04-2000 17:56 From-

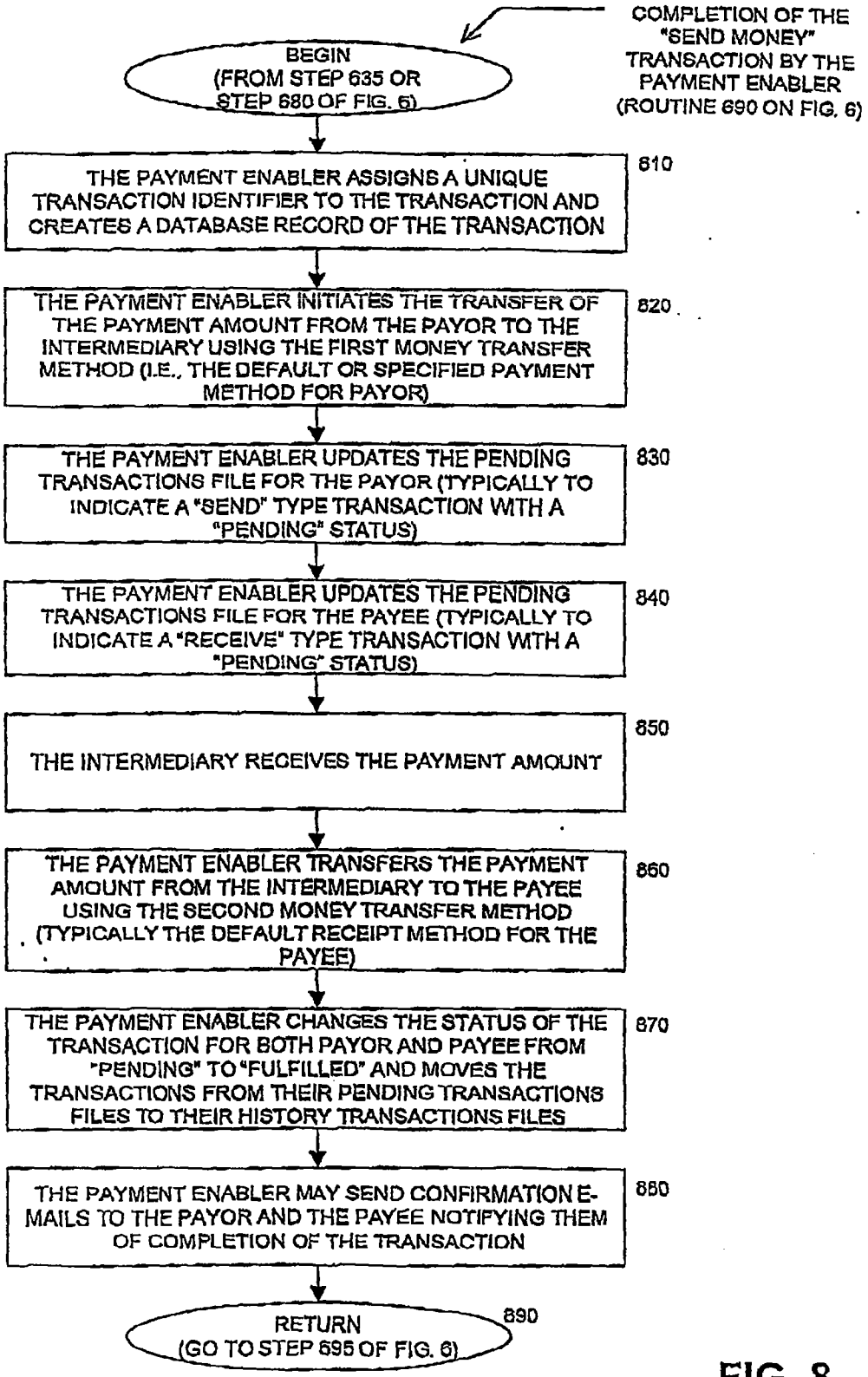

FIG. 8

Dec-04-2000 17:56 From- T-549 P.009/011 F-679

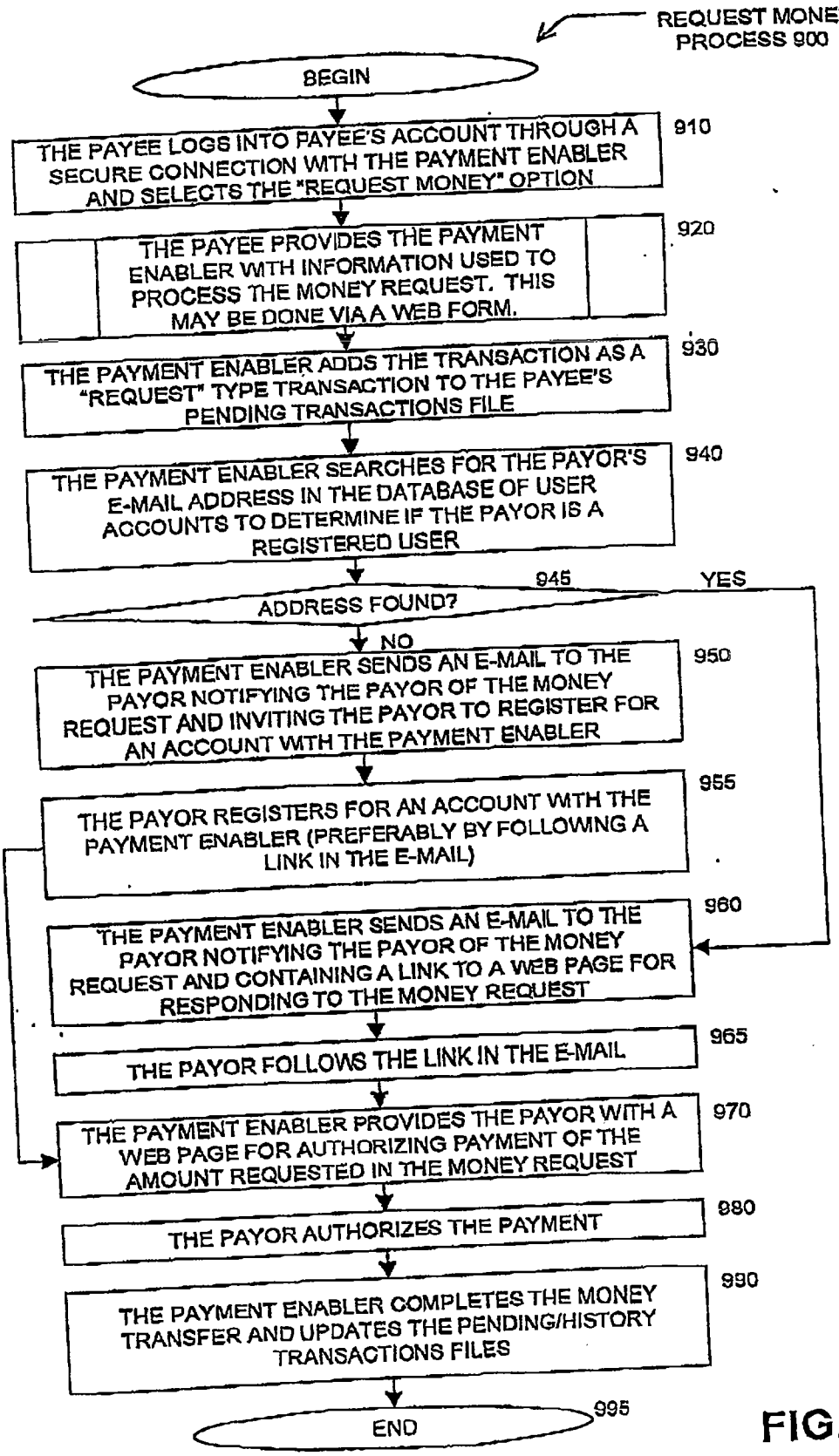

FIG. 9

Dec-04-2000 17:56 From- T-549 P.010/011 F-679

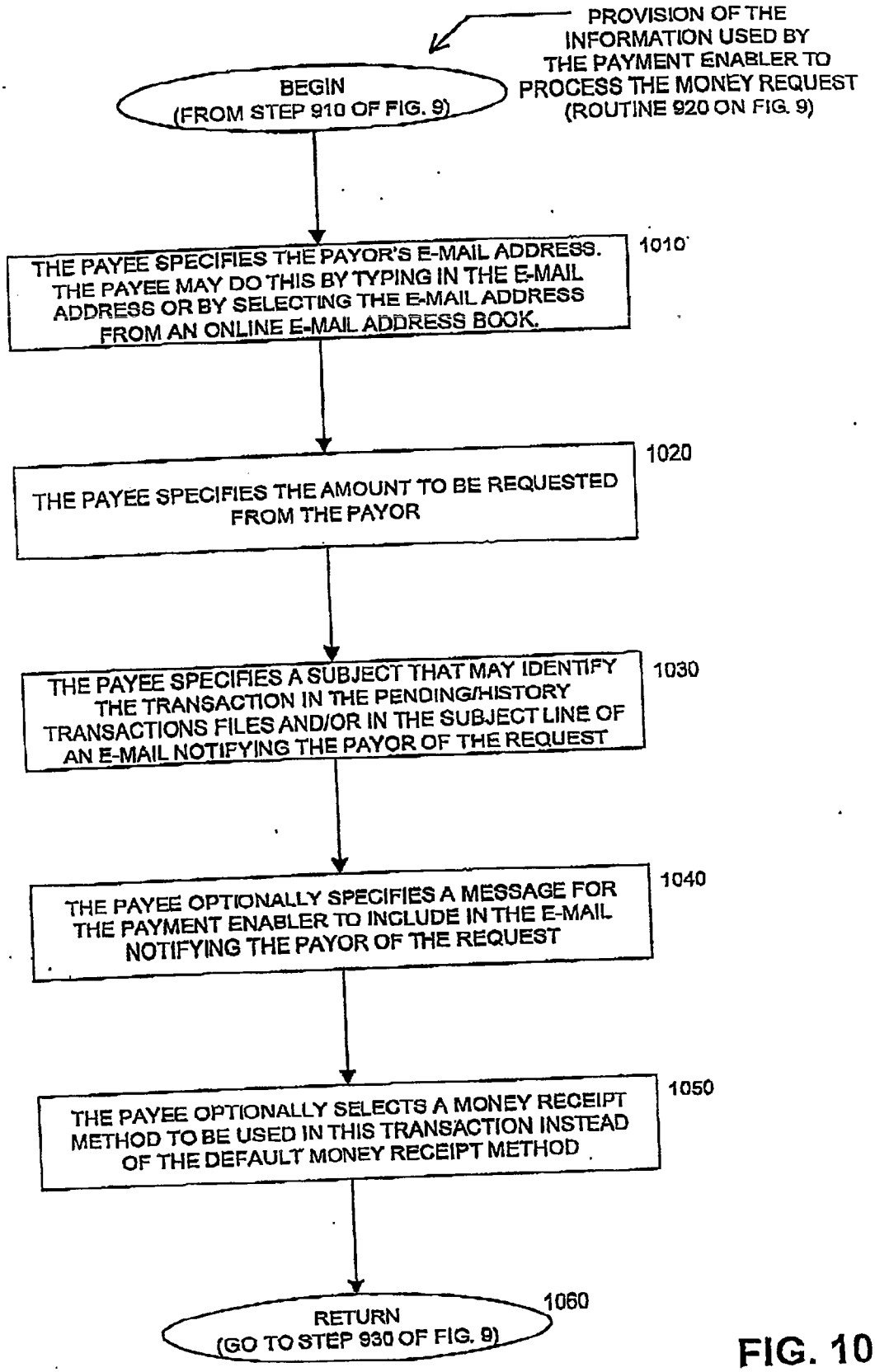

FIG. 10

Dec-04-2000 17:56 From- T-549 P 011/011 F-679

CLAIMS

The invention claimed is:

1. A computer-implementable method for providing a person-to-person payment service through a computer server of a computer network, comprising:

maintaining a database of e-mail addresses corresponding to individuals having accounts that provide the individuals with functionality offered by the computer server for online management of financial transactions;

receiving from a first individual located at a remote computer an e-mail address of a second individual to whom the first individual wants to send an amount of money;

searching the database of e-mail addresses for the e-mail address of the second individual; and

if the e-mail address of the second individual was found in the database of e-mail addresses, then completing a payment of the amount of money from the first individual to the second individual.

2. The method of claim 1, wherein completing the payment of the amount of money from the first individual to the second individual comprises:

initiating a transfer of the amount of money from the first individual to a first intermediary bank account using a first money transfer method; and

transferring the amount of money from a second intermediary bank account to the second individual using a second money transfer method.

3. The method of claim 2, wherein the second money transfer method comprises a default money receipt method that the second individual has selected for an account associated with the e-mail address of the second individual.

4. The method of claim 1, wherein completing the payment of the amount of money from the first individual to the second individual comprises:

initiating a transfer of the amount of money from the first individual to a first intermediary bank account using a first money transfer method;

sending an e-mail to the e-mail address of the second individual in order to notify the second individual of the payment and that the second individual can receive the payment by providing authorization for receipt of the payment;

receiving the authorization from the second individual for receipt of the payment; and

after receiving the authorization from the second individual for the receipt of the payment, then transferring the amount of money from a second intermediary bank account to the second individual using a second money transfer method.

5. The method of claim 4, further comprising receiving from the second individual a selection of a method for receiving the payment, and wherein the second money transfer method comprises the method for receiving the payment.

6. The method of claim 1, wherein completing the payment of the amount of money from the first individual to the second individual comprises:

initiating a transfer of the amount of money from the first individual to an intermediary bank account using a first money transfer method; and

crediting a stored value account of the second individual with the amount of money.

7. The method of claim 6, wherein completing the payment of the amount of money from the first individual to the second individual further comprises:

issuing a physical card to the second individual;

receiving an indication that the physical card has been run through a point-of-sale swipe terminal of a merchant in order to make a purchase;

debiting the stored value account of the second individual by the cost of the purchase; and

paying the merchant the cost of the purchase from the intermediary bank account.

8. The method of claim 1, further comprising:

if the e-mail address for the second individual was not found in the database of e-mail addresses, then sending the second individual an e-mail to notify the second individual that the second individual can receive the payment of the amount of money by registering for an account with the computer server.

9. The method of claim 8, further comprising:

determining that the second individual has registered for the account with the computer server in response to the e-mail; and

after the second individual has registered for the account with the computer server, then completing the payment of the amount of money from the first individual to the second individual.

10. The method of claim 8, further comprising:

if the e-mail address for the second individual was not found in the database of e-mail addresses, then

querying the first individual for a question to be posed to the second individual to authenticate the second individual;

further querying the first individual for an expected response to the question;

posing the question to the second individual;

receiving an actual response to the question from the second individual;

comparing the actual response to the expected response; and

providing the second individual with the account only if the actual response matches the expected response.

11. The method of claim 1, further comprising receiving from the first individual a future date for which the payment of the amount of money should be scheduled, and wherein completing the payment of the amount of money from the first individual to the second individual comprises:

on the future date, initiating a transfer of the amount of money from the first individual to a first intermediary bank account using a first money transfer method; and

then transferring the amount of money from a second intermediary bank account to the second individual using a second money transfer method.

12. The method of claim 11, wherein receiving from the first individual the future date for which the payment of the amount of money should be scheduled comprises:

providing the first individual with a graphical calendar interface having dates that can be selected with a pointing device; and

from the first individual, receiving a selection of the future date through the pointing device from the dates that can be selected.

13. The method of claim 11, further comprising:

receiving a frequency and duration for recurrence of the payment of the amount of money from the first individual to the second individual; and

repeating the payment of the amount of money from the first individual to the second individual in accordance with the frequency and duration for the recurrence of the payment.

14. The method of claim 1, wherein receiving from the first individual located at the remote computer the e-mail address of the second individual to whom the first individual wants to send the amount of money comprises:

providing the first individual with an online e-mail address book;

receiving a selection of the e-mail address of the second individual from the online e-mail address book.

15. The method of claim 1, wherein the remote computer at which the first individual is located comprises a wireless device for accessing the computer network.

16. The method of claim 1, wherein the first individual has one of the accounts, and further comprising making statements of pending and history transactions available for online viewing by the first individual.

17. A computer-readable medium having computer-executable instructions for performing the method of claim 1.

18. A computer system adapted to perform the method of claim 1.

19. A computer-implementable method for providing a money request service through a computer server of a computer network, comprising:

maintaining a database of e-mail addresses corresponding to individuals having accounts that provide the individuals with functionality offered by the computer server for online management of financial transactions;

receiving from a first individual located at a remote computer an e-mail address of a second individual from whom the first individual wants to request an amount of money;

sending an e-mail to the e-mail address of the second individual to notify the second individual that the first individual is requesting the amount of money;

receiving authorization from the second individual to pay the amount of money to the first individual; and

completing a payment of the amount of money from the second individual to the first individual.

20. The method of claim 19, wherein completing the payment of the amount of money from the second individual to the first individual comprises:

initiating a transfer of the amount of money from the second individual to a first intermediary bank account using a first money transfer method; and

transferring the amount of money from a second intermediary bank account to the first individual using a second money transfer method.

21. The method of claim 19, wherein the e-mail includes a link to a Web page through which the second individual can provide the authorization to pay the amount of money to the first individual.

22. The method of claim 19, further comprising searching the database of e-mail addresses for the e-mail address of the second individual, and wherein if the e-mail address of the second individual is not found in the database of e-mail addresses, then the e-mail further invites the second individual to register for an account with the computer server in order to pay the first individual the amount of money.

23. The method of claim 22, wherein the e-mail further includes a link that the second individual can follow to register for the account with the computer server, and further comprising providing the second individual with a Web page through which the second individual can authorize payment of the amount of money to the first individual after second individual has registered for the account.

24. The method of claim 19, further comprising receiving from the first individual a message to be included in the e-mail, and wherein sending the e-mail to the e-mail address of the second individual comprises including the message in the e-mail.

25. The method of claim 24, further comprising receiving from the first individual a subject for the e-mail, and wherein sending the e-mail to the e-mail address of the second individual comprises including the subject in a subject line of the e-mail.

26. The method of claim 19, wherein receiving from the first individual located at the remote computer the e-mail address of the second individual from whom the first individual wants to request the amount of money comprises:

providing the first individual with an online e-mail address book; and

receiving a selection of the e-mail address of the second individual from the online e-mail address book.

27. The method of claim 19, wherein the remote computer at which the first individual is located comprises a wireless device for accessing the computer network.

28. A computer-readable medium having computer-executable instructions for performing the method of claim 19.

29. A computer system adapted to perform the method of claim 19.

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METHOD AND SYSTEM FOR PROCESSING PERSON-TO-PERSON PAYMENT AND MONEY REQUESTS USING THE INTERNET

ABSTRACT OF THE DISCLOSURE

A method for processing person-to-person payments and money requests using a computer network. A payment enabler linked to the Internet enables an individual to register for an account through which the individual can make payments to other individuals, request money from other individuals, and access other functionality to facilitate the management of the individual's financial transactions. At the time an individual authorizes a payment to another person or directs the payment enabler to request money from another person, the person to whom the payment or money request is directed may, but need not, have already registered for an account with the payment enabler. To communicate with individuals, the payment enabler may use both Web pages and e-mail. An intermediary typically operates the payment enabler and acts as a conduit for the money transfer from one individual (the payor) to another individual (the payee). This enables the payor to pay through a variety of different payment methods and the payee to receive payment through a variety of different methods. Individuals may make payments from and receive money transfers into a stored value account. In addition to initiating immediate money transfer and request money transactions, an individual may use the payment enabler to schedule future or recurring transactions. Address book functionality may provide users the ability to retain information on counter parties. The address book may be integrated into the money transfer and money request interfaces to allow an individual to quickly select the counter party for a transaction.